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in this number.

No. 2211. January 27, 1898.

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Yours Respectfully,  
W. H. Hawley

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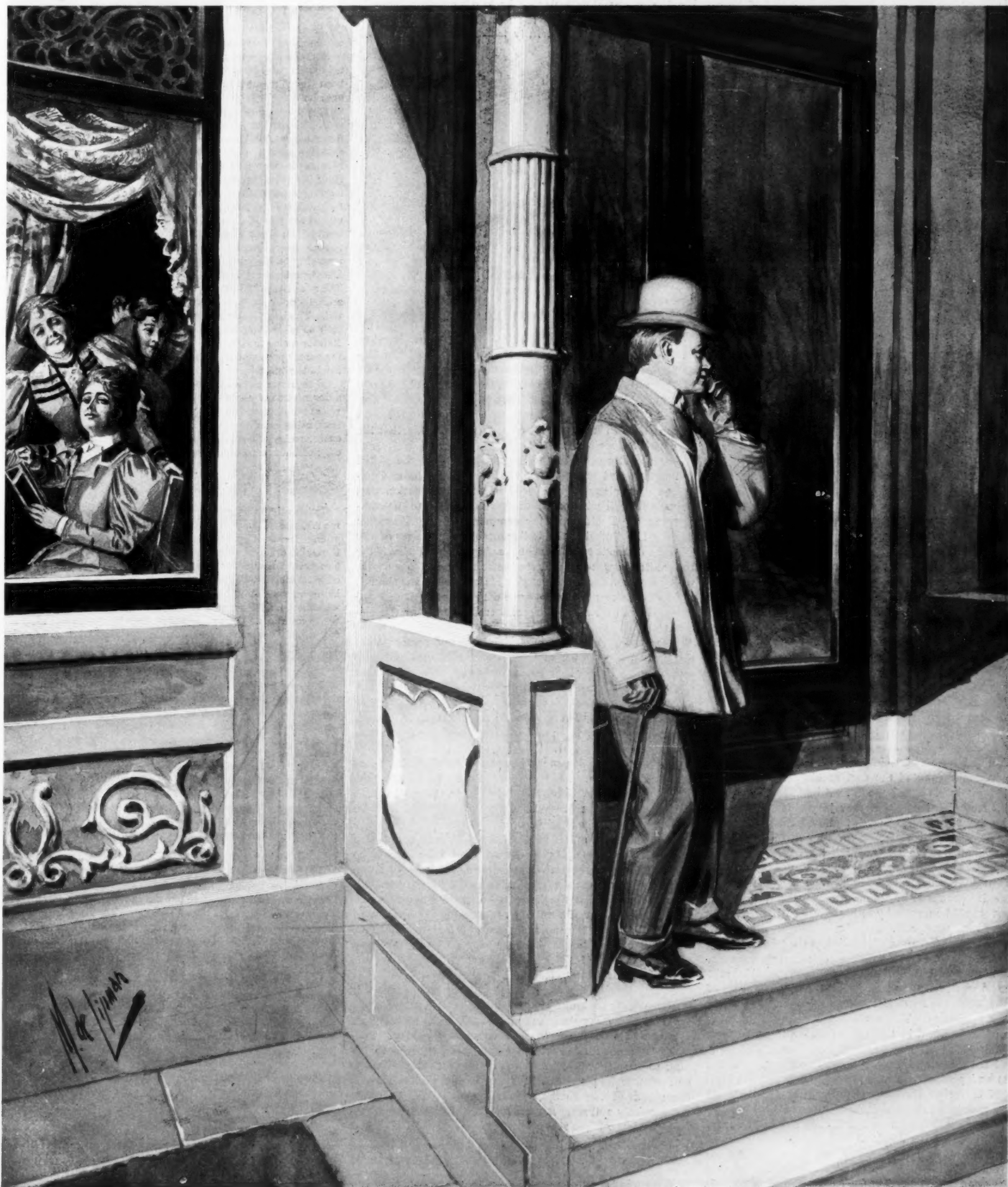
# LESLIE'S WEEKLY

ILLUSTRATED

Vol. LXXXVI.—No. 221.  
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NEW YORK, JANUARY 27, 1898.

[PRICE, 10 CENTS. \$4.00 YEARLY.  
13 WEEKS \$1.10.  
Entered as second-class matter at the New York Post-office.



## SURPRISE PICTURE.—No. II.

"TO WHICH ONE WILL HE PROPOSE FIRST?"

Here is a most distracting state of affairs! Our marriageable hero is confronted with his three affinities simultaneously, at the moment when he has made up his mind to forswear bachelorhood. He can propose to but one—at least, but one at a time—because the scene of this drama is a mansion in Manhattan, a community that does not favor polygamy. The girls are about even in the running, the circumstances being as follows: Affinity number one is a Boston damsel, of studious tastes, who has been his literary protégée ever since she was a child and he a Harvard student, ten years ago. She dotes upon him, but he—well, there are others. There is affinity number two, a fair Philadelphian, his chance acquaintance on a long transatlantic voyage, when the *City of Paris* broke a shaft, and was a fortnight coming into port. Two weeks at sea is a lovers' lifetime, and it was a self-evident fact that the poor fellow was hard hit. The Quaker City belle, however, was and is a sad flirt, which casts a doubt upon their rumored engagement. Meanwhile, affinity number three, a New York girl of the wholesome, breezy, out-door type, has come into his life with a kind of inevitableness. No apparent love-making, and yet the two are inseparable. Just how this pair, and the other two affinities, happen to be all at the Manhattan mansion together, need not be explained in detail. Suffice it that here they are. Now, the question is, To which one will he propose first?



## LESLIE'S WEEKLY.

ARRELL PUBLISHING COMPANY, Publishers and Proprietors.  
No. 110 Fifth Avenue, New York.

C. FRANK DEWEY, European Representative, Hotel Bristol, Berlin.

JANUARY 27, 1898.

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## SPECIAL CORRESPONDENCE.

LESLIE'S WEEKLY desires to be in communication with representative newspaper men in every part of the United States, those who would be willing to furnish special information regarding matters of special interest in their respective localities whenever it might be required. The editor will be glad to receive communications on this subject from responsible persons.

## A Chance for Commercial Travelers.

No experiences in every-day life are more interesting than those of the commercial traveler. The "drummer," as he is sometimes called, is the best of story-tellers, and his most interesting narratives concern his own varied experiences. LESLIE'S WEEKLY would like to print some of the most interesting personal reminiscences of the American commercial traveler, and to that end it offers a prize of fifty dollars for the best story, sketch, experience, or reminiscence from one hundred to five hundred words long, and one hundred dollars for the best story from five hundred to two thousand words long. The stories submitted must relate to actual experiences. LESLIE'S WEEKLY is to have the privilege of using all the articles submitted in the competition without any other than the prize payment, unless stamps are inclosed for the return of manuscripts. The competition is limited to a period extending to the 1st of May next, and the award of the prizes will be made by the literary editor of this paper. Communications should simply be addressed to the Editor, LESLIE'S WEEKLY, 110 Fifth Avenue, New York City.

## McKinley and Hanna—Gratitude and Ingratitude.

SENATOR HANNA has been re-elected, and we are glad of it, though his election tears the Republican party of Ohio into factions, and changes it from a Republican into a very doubtful State. The administration was for Hanna, and almost the first message he received after his re-election was one signed by President McKinley. It was in reply to Hanna's message, which read, "God reigns and the Republican party still lives." How long it will live in Ohio after the recent Senatorial episode is a subject for conjecture.

It is unusual for a national administration to interfere in a State political contest. Such interference has always resulted in the party's serious injury, and sometimes in its disruption and defeat. President McKinley is a politician, and he no doubt counted the cost of his intrusion into a factional fight in his own State. That intrusion will jeopardize his renomination, and it may jeopardize his re-election if he should prove to be a candidate. But in fighting for his friend, who had fought for him when he needed help, President McKinley has revealed his manly sense of gratitude. To Senator Hanna more than to any other living man does President McKinley owe his nomination, and if a call were made by Hanna for help at any time, the President would be unworthy of his manhood if he did not quickly and fully respond.

Ingratitude has been well described as the "basest of all crimes," and but for President McKinley's courageous manifestation of friendship for Senator Hanna we should doubt whether he was really a grateful man. In the politics of New York State the President has not revealed this noblest of human attributes. Those who organized the McKinley League of New York, in the face of bitterest opposition, have apparently been set aside and forgotten. The journals and the journalists, the political workers, and the business and professional men who dared oppose the aspirations of Governor Morton, around which Senator Platt skillfully marshaled the anti-McKinley forces in a vain effort to secure a unanimous anti-McKinley delegation from this State, have all been sent to back seats, while Senator Platt, and he alone, finds an open door and a listening ear at the White House.

Human nature is just what the Creator has made it. It never will change. It appreciates gratitude; it despises ingratitude. Friendship begets friendship; but friendship accepted only for the favors it brings and then tossed to the winds is friendship forfeited forever. Therefore the friends who fought for McKinley's nomination, and who in doing so challenged and received the lasting enmity of Senator Platt, felt that they had a right and a reason to trust to the President for their vindication and protection. They were faithful to him when Senator Platt,

in utterances for which he secured the widest possible publication, was denouncing McKinley as a shifting politician who was for silver in the West and for gold in the East; who was an untried, unreliable, weak, and untrustworthy tool of Mr. Hanna and a clique of adroit politicians. All through the campaign the Democratic papers throughout the country printed and reprinted the scathing words of Senator Platt and taunted Republicans with them, but never in a single instance did Mr. Platt withdraw those words, apologize for, or change them. If he believed them when they were uttered, as no doubt he did, he pursued the course of a brave, consistent, and honest man in refusing to withdraw or to retract.

We make no assault upon the integrity of Senator Platt. We do not conceal or deny that he is a power in the politics of this State, though the last election indicates that his leadership has been fearfully jeopardized by the loss of the election in New York City and by his alliance with Tammany Hall.

Nor do we quarrel with President McKinley for yielding to Senator Platt's demands and threats and importunities. By so doing he has alienated many of his best friends in order to conciliate a few politicians. It was the motto of a crafty but short-sighted politician, "Take care of your enemies; your friends will take care of themselves." That should not be the motto of any Republican administration.

We speak plainly because the Republican party of the State of New York is more than Senator Platt. It did for President McKinley that which Senator Platt demanded that it should not do, and which it never will do again at the bidding of President McKinley, or Senator Platt, or both, if existing conditions continue.

## Shall We Annex Hawaii?

ELSEWHERE in this issue we make room for twenty-five reasons against the annexation of the Hawaiian Islands. We do this for the purpose of public enlightenment. The readers of LESLIE'S WEEKLY should comprehend both sides of a great question. The twenty-five reasons constitute all that can be said in opposition to annexation. We do not concede that the argument is conclusive.

In a recent speech in the Senate, Mr. Davis, the gifted and experienced chairman of the Foreign Relations Committee, most eloquently pointed out that the nation that controls Hawaii will control the great gateway to the commerce of the Pacific and the commerce of the Nicaragua Canal. He alluded to the indispensable advantages of the Hawaiian Islands to our national safety, and said that if the United States was to dominate the commerce of the ocean, which was her destiny, then the Hawaiian Islands should, and must, belong to her, because with the growth of commerce Hawaii would be the great trading-post of the Pacific Ocean.

The argument in favor of self-defense and preservation, through the possession of the Hawaiian Islands, deserves serious consideration. We cannot always expect to be at peace with other nations. The growth of the military and naval Powers of the Orient warns us of the need of a safe harbor of refuge and supply in the Pacific Ocean. Hawaii, two thousand miles from our coast, offers us the only available station of this kind.

But a consideration more pressing than that of defense deserves attention. Independence is the aim and the hope of every civilized nation—independence in the sense that it can exist and prosper without the aid of other nations. The attention of the English people was recently drawn to the fact that England, if it were cut off from its connection with the food-supplying countries, would be starved to death within sixty days. The German people at this moment are boasting in the belief expressed by Professor Dellrock, of Berlin, that the German empire may soon be rendered independent of foreign countries for her bread-stuff supplies. Of all the nations we are best situated to be independent, and in fact have already achieved our independence, and are besides the chief source of supply to the consumers of the staff of life in other countries.

It may be said if we have achieved our independence it is unnecessary to annex Hawaii, but it must not be forgotten that the struggle between nations, like the struggle between individuals, becomes more acute each day. Destiny has placed Hawaii within easy reach. It seems to belong to us. It would be helpful to us both for defensive and commercial purposes. Its acquisition would make us the master of the Pacific for all time to come. Shall we not carefully and earnestly consider a question of such far-reaching importance?

## Amateur Photographers Interested.

WE are in receipt of several letters from amateur photographers in different parts of the country, commenting on the conceded excellence of the Blackville Gallery of negro pictures which recently appeared in LESLIE'S WEEKLY. Two of our correspondents write us that they have taken pictures of scenes representing negro life in the South, which they think are worthy of places in the Blackville Gallery. We have written to them, and we make our reply public in these columns, that we shall be glad to receive from photographers, whether amateur or professional, pictures of negro life, or groups of any other kind of special and peculiar interest, which at the same time possess pictorial value.

There is a profitable field for the photographer in this line of work, for nothing is more interesting to the general public than life like pictures of scenes representing striking elements of human character. The special charm of the Blackville series lay in the cheerfulness, brightness, and life-like reality of all the characters brought into them. Let us hear from our friends in the photographic field who think they can rival the Blackville Gallery.

## Our Surprise Pictures.

THE front page of this number of LESLIE'S WEEKLY is enlivened by number two of our unique series of Surprise Pictures, or pictures expressing a more or less dramatic situation, of which the dénouement, as well as the circumstances that have led up to it, are left to the reader's imagination. To give the latter something to work on, however, a few discreet hints are vouchsafed—those relating to picture number two will be found accompanying the engraving.

Surprise Picture number one, "Who Kissed Her in the Tunnel?" was published last week. Many and divers romances have been woven about it in a speculative way, already; but as these are characterized, one and all, by a painful element of uncertainty, we deem it no indiscretion to state the actual facts of the case. The picture, it will be remembered, showed as its central figure a young lady possessed of much personal attractiveness, seated in a parlor-car in a train en route for somewhere at the regular day-express schedule rate of speed. In the chair at her right is a presentable young man, and in the chair at her left is another young man equally, if not even more, presentable. The former is her city beau; the latter a West Point cadet, whom she met at the hop last June. The train has just emerged from a tunnel, the black mouth of which is seen in the receding distance. Now, one glance at the young lady's face is sufficient to proclaim to the most casual observer that she has just been kissed, under the providential shelter of that subterranean gloom. The question is, Who kissed her? Which is the happy man that scored a point on those cherry-ripe lips? If she knows, she won't tell. The boys, likewise, are silent. The West Pointer wears a look as of smiling triumph—but, then, so does the city beau. Neither seems to be a man to shirk his duty in the dark. Well, for once, appearances are not deceptive: the fact is, both kissed her in the tunnel.

Whether or not all the surprise pictures—there are to be half a dozen or so of them—will turn out as happily as number one, we are not prepared to say. Certain it is that some highly interesting complications, mostly of a sentimental nature, will ensue, and will be likely to put to the test our readers' knowledge of human nature, as well as ingenuity and tact.

## The Plain Truth.

IT is to the everlasting credit of Governor Barnes, of Oklahoma Territory, that as soon as he heard of the burning of two young Indians by lynchers in the Territory he offered one thousand dollars reward for their arrest and conviction. The two Seminoles were burned at the stake. They had been charged with murder, but had not been tried, and one of them, it was believed, was innocent. The lynching was an atrocity almost without parallel even in the annals of our Indian wars. That white men should resort to the stake is shameful and disgraceful, and if Governor Barnes can bring the guilty parties to justice he will deserve a testimonial from the American people.

If it be true that the credit belongs to Speaker Reed for the defeat and confusion of the anti-civil-service reformers in the House of Representatives, then patriotic citizens throughout the land may well give him praise. Civil-service reform has come to stay. It is better understood now than it ever has been before. It signifies that every one is entitled to an opportunity to enter the public service on the sole basis of fitness and merit. It intends to put an end to the old theory that public offices are public plunder to be distributed by a few politicians for their own benefit. The political party which attempts to destroy the civil-service law will itself be destroyed at the first opportunity the people have to express themselves at the polls.

We submit that the New York Sun is going a little beyond the realm of reason when it alleges that "the Union League Club has already ceased to be a Republican Association." The Sun's candidate for Mayor of Greater New York was General Tracy. He is still, we believe, a member of the Union League Club of New York. The Sun's favorite New York member of the Cabinet is Cornelius N. Bliss; and he is still a member of the Union League Club. At each recurring annual election, when the members of the Union League Club present their generous contributions to the Republican Campaign fund, the doors of the Republican National Committee stand wide open to receive them. To call the Union League Club a mugwump organization is original with the Sun, but the Sun is always original.

Two wealthy Americans, millionaires, recently died in Paris—one the widow of a famous patent-medicine man, the other a noted dentist. A correspondent reports that while they lived they were surrounded and courted by sycophants who sought a share in their wealth, but that when they died none were left to mourn for them excepting a few faithful servants and retainers. How much better the lives of these persons might have been, how much happier and full of satisfaction, if they had dismissed their aristocratic sycophants and devoted themselves to philanthropic deeds, we leave for the imagination to picture. But the sad story again emphasizes the well-known lines of Thomas Moore:

"The friends who in our sunshine live,  
When winter comes are flown,  
And he who has but tears to give  
Must weep those tears alone."

While the Republican party in Ohio, New York, and Pennsylvania, three great and almost pivotal States, is being torn



by dissensions, the Democratic leaders, with a prudence that does them credit, are endeavoring to strengthen their lines in every doubtful State. Richard Croker, who has sprung to the leadership of the Democracy in the greater New York, and who feels warranted in coveting the national leadership of his party, conducted his recent canvass in New York City with great skill. But New York is a big State, casting a tenth of all the votes of a national election, and a good many thoughtful Democrats in New York feel that Mr. Croker would be stronger and more powerful if he sought a closer alliance with ex-Governor Hill and with Senator Murphy than he seems to court at present. While New York City has been aptly termed by Senator Hill "The Gibraltar of Democracy," Mr. Croker cannot forget that the real missionary work of the Democratic party in this State has to be done in the country districts where the Republican vote is massed, and no leaders have ever been more successful in holding the Democratic vote in these districts than Governor Hill and Senator Murphy.

Oleomargarine has been driven out of the market. Now comes the news from the West that vast quantities of rancid butter have been bought up, to be melted and churned over with milk into "gilt-edged dairy butter." This is the sort of stuff that comes in, while oleomargarine made from pure, clean beef suet is driven out of existence. There never was a more vicious blow aimed at the consuming public than this onslaught on oleomargarine. Properly made, it was a pure, wholesome food, a thousand times cleaner and better than butter manufactured from rancid products of Western dairies. Oleomargarine will be greatly missed by the poor and the laboring classes, but the political striker who is after votes, and who thinks that the farmer has more votes than any one else, has issued his edict against oleomargarine, and its manufacturers find life too short to fight an unrighteous statute. If, when petroleum was discovered, the owners of our whaling fleets had proclaimed that the discovery of petroleum meant, as it did mean, the extinction of the whale-oil business, and had demanded the passage of a law forbidding the selling of petroleum, or the manufacture of kerosene, what would the people have thought, and what would they not have done?

The nation is interested in the future of the Erie Canal, which for so many years has furnished the chief outlet to the seaboard for the products of the West. Much comment has been occasioned by the fact that the appropriation of nine million dollars voted by the people in 1895 for improving the canals of New York State proves insufficient, and that several millions more must be expended to finish the job. The work thus far has been done by the superintendent of public works, George W. Aldridge, and it is no fault of his that the appropriation will not complete the work. State Comptroller Roberts, himself a member of the canal board, has objected to the continuation of the work, and has publicly stated that he was not informed that the original expenditure was insufficient to carry out the plans. As the work was done under the direction of the canal board of which Mr. Roberts was a member, his letter reveals that he was not sufficiently alert and inquisitive at the meetings of his board, for it was within his province to know precisely the extent of the work. It may not have been the custom for the State officers constituting this board to interfere with the plans of the superintendent of public works and the State engineer, but if custom had established a bad precedent there was nothing in the constitution or the statutes that required the comptroller to follow it. With customary promptness Governor Black has suggested to the Legislature that it follow the advice of Mr. Aldridge, and appoint a committee to fully investigate the canal expenditures. No one charges that they have been tainted with dishonesty, and Superintendent Aldridge offers the proofs that they have not been extravagant.

## PEOPLE TALKED ABOUT

—THE unexpected resignation of the highest-salaried preacher in New York is an incident worthy of note. The Reverend Dr.



REV. DR. JOHN HALL.  
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John Hall has resigned the pastorate of the Fifth Avenue Presbyterian Church, of New York City. For thirty years he has presided over that perhaps most influential Presbyterian congregation in America, and the announcement of his retirement came with painful suddenness, though it is said he had contemplated the step for fully a year past. The trustees of the church, and Dr. Hall's friends generally, deny that his resignation is the outcome of last year's controversy over his protégé, Warszawski, the "converted" Hebrew. Dr. Hall's salary is fifteen thousand dollars a year—by far the largest paid to any Presbyterian clergyman in America. The selection of his successor has not been determined as yet, though there are rumors of a call having been extended to the Reverend Mr. Black, of Edinburgh. Dr. Hall is of Scotch descent, born in Armagh, Ireland,

sixty-eight years ago, and educated at Belfast College. He was preaching at St. Mary's Abbey, Dublin, when he accepted the call of the Fifth Avenue Presbyterian Church, in 1867. The church was then in Nineteenth Street, and the pastor's first salary here was six thousand dollars in gold. "Dr. Hall is universally beloved by his people," says an old personal acquaintance. "Theologically, he walks a narrow plank; but he walks it firmly and consistently. He is an imposing character, and his personal largeness and solemnity add impressiveness to some utterances perhaps neither broad nor deep in themselves. He has a deadly fear of ridicule, and always fought shy of the late Dr. Philip Schaff, who was wont to prick him, controversially, with rapid-points of wit and irony. Dr. Hall's heaven is a kind of Presbyterian synod, and his St. Peter, who holds the key to it, is a strict Calvinist."

—The past year has been one of unprecedented advance in missionary lines in several Chinese provinces. The four missions



REV. JUDSON SMITH, D.D.

of the American Board of Commissioners for Foreign Missions within the Chinese empire have sixteen stations and one hundred and sixteen cut-stations. Of the one hundred and twelve American missionaries, forty-seven are men. There are three hundred and twenty-nine native laborers co-operating, and the fifty-two churches have a membership of three thousand seven hundred and forty, of whom eight hundred and ninety-eight were received the last year. A deputation to examine these missions in

the interests of progress has been appointed by the prudential committee of the board, and consists of the foreign secretary, the Rev. Judson Smith, D.D., and Colonel Charles A. Hopkins, a member of the prudential committee. The members reside in Boston. They are to sail from San Francisco, probably January 31st. The American Chinese for the most part came from four districts, and in these districts lies the work of the South China mission. Rev. Judson Smith, D.D., was born in Middlefield, Massachusetts, June 28th, 1837. He was graduated at Amherst College in 1859, and at Oberlin Theological Seminary in 1863. He was a tutor in Latin and Greek in Oberlin in 1862-64; instructor in mathematics and metaphysics in Williston Seminary, Easthampton, Massachusetts, for the subsequent two years. In 1866 he was ordained to the ministry of the Congregational Church. He edited the "Bibliotheca Sacra" in 1882-84, and has since been one of its associate editors. He was president of the Oberlin board of education in 1871-84, and since that date has been foreign secretary of the American Board. In 1888 Dr. Smith was delegate to the World's Foreign Missionary Conference in London, and he visited the mission stations of the American Board in Turkey. He is chairman of the committee of arrangements for the World's Missionary Convention, New York, April, 1900, which is to be in session ten days. Colonel Charles A. Hopkins, who represents the prudential committee on the deputation, was born in Spencer, Tioga County, New York, September 5th, 1841. On the paternal side he is descended from Elder William Brewster, of the Mayflower company of the Pilgrims, who landed at Plymouth in 1620; and on the maternal side from William Carpenter, who arrived in Boston in 1630; and also from Ozias Goodwin, one of the Cambridge colony whom Rev. Thomas Hooker led into Connecticut, and who located at Hartford in 1635. In 1852 he removed from Spencer to Jersey City, New Jersey, and attended a private school. Four years later he entered business in New York City as a clerk in a wholesale dry-goods house. In 1861, when he was twenty years of age, he enlisted as a private in the Eighth New York, served his term, re-enlisted, and served in the Army of the Potomac until the autumn of 1863. At the close of the war he entered the New York office of the Mutual Life Insurance Company, and resigned in 1875 to accept the general agency in Providence. In 1888 he accepted a similar agency in Boston. He is a member of various religious and philanthropic organizations in Boston and vicinity.



COLONEL CHARLES A. HOPKINS.

—The late Alphonse Daudet furnished a complete refutation of the common but erroneous idea that Frenchmen have no ties of home or married life worth speaking about. He married in his youth the woman he loved, and found in her always an appreciative and helpful intellectual companion. He has paid her many tributes, like the following one, which we reproduce from his "Recollections of a Literary Man": "The habit of relating my books aloud is with me a process of my work. To explain to others my subject elucidates it to myself; I become more deeply imbued with it; I experiment upon my listeners what parts will tell, and the conversation brings me new ideas—godsend, which, thanks to my excellent memory, I am able to retain. In Paris, in my study, in the country, in my strolls through the green meadows, and out boating, how many of my comrades have I not thus tired out, while they little guessed their part of silent collaboration! But my wife has had to bear the greater part of this repetition of outspoken work, of subjects thought over and over twenty times running. 'How do you think it would do to make Sidonie die? Shall I let Risler live?

What must Delobelle, or Frantz, or Claire say in such and such a circumstance?' It went on from morning till night, at each instant of the day, at meals, on our way to the theatre, on our return home from parties, during those long cab journeyings through the silence and slumber of Paris. Ah, the poor wives of writers! True, mine is such an artist herself, and has taken such a part in all I have written. Not a page she has not looked over, touched up, on which she has not thrown a dash of her fine azure and gold-dust! And withal so modest, so simple, so little of a blue-stocking! I expressed all this one day, and rendered homage to all her tender and indefatigable aid, in a few dedicatory lines of 'The Nabob'; but my wife would not allow it to be printed, and I left it on only a dozen copies given to intimate friends, now very scarce, which I recommend to connoisseurs."

—Mrs. James B. Haggin, née Miss Margarite Voorhies, the young wife of the aged New York millionaire horseman, is right-



MRS. JAMES B. HAGGIN.

fully called a Kentucky beauty. Mrs. Haggin is but twenty-eight, and is said to be an accomplished and brilliant young woman. Her husband has admired her for a long while, and has known her since she was a little child, as he is forty-six years her senior. Miss Voorhies is the niece of the first Mrs. Haggin, who died some years ago. The aged bridegroom has grandchildren as old as the new wife. In spite of the disparity of ages, the children of Haggin are said to be pleased with the match. The engagement has been denied again and again, but for some time Mr. Haggin and Miss Voorhies could not bear to be separated. She, with her maid, has been an inmate of the palatial New York establishment for months at a time, and, during his last trip to California, Miss Voorhies and her mother traveled with him in his private car.

—Few American women are doing more for the advancement of the work which has in view the investigation of the

mysteries of the land of the Nile than Mrs. Marie N. Buckman, of Boston, secretary of the Egyptian exploration fund. Mrs. Buckman is one of the most enthusiastic Egyptologists in America, and, as secretary of the exploration fund, sends out a vast amount of literature relating to the work of the league. After her day's work is done at her office she spends most of her evenings in looking over the big volumes and scientific pamphlets regarding Sphinxland. Mrs. Buckman loves her work, and would rather spend an evening poring over the Egyptian hieroglyphics and the symbolic emblems of the East than to attend the best opera going. In addition to her duties as secretary of the exploration fund Mrs. Buckman is the editor of *Biblia*, an authority on archaeological matters. Mrs. Buckman is an attaché of the Boston Art Museum, where she is heard every winter in a series of lectures. Some of her admirers have called her the "Egyptian Princess," while others refer to her as the Amelia B. Edwards of America.



MRS. MARIE N. BUCKMAN.

—Miss Dora Valesca Becker is said to be unspoiled by praise. With a musician father and a music-loving mother, thus natural



MISS DORA VALESKA BECKER.

stimulus seems to have been supplied the child, who, at six years of age, became a pupil on the violin, and one year later made her public debut. Her family removed from the South to New York when she was in her ninth year. Her first appearance here took place in the old Steinway Hall a year or so later. From that time on she had enthusiastic friends and substantial encouragement, traveling with such artists as Emma Thursby, Clara Louise Kellogg, Zelle de Lussan, and William Sherwood. Between her fourteenth and fifteenth birthdays she appeared in over one hundred concerts, earning enough material compensation to go abroad, where she became the pupil of Joachim. While there she appeared in a number of minor concerts, and made her professional debut as soloist with the Berlin Philharmonic Orchestra. In this country she has appeared with Theodore Thomas, Anton Seidl, and others. She is the violiniste of the New York Ladies' Trio, which successful combination she organized.





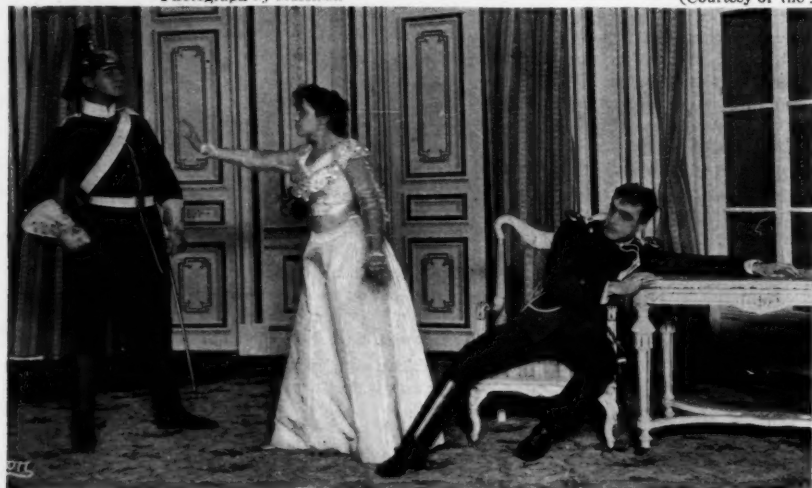
HILDA CLARK, PRIMA-DONNA IN "THE HIGHWAYMAN," AT THE BROADWAY THEATRE.  
Photograph by Morrison



CHARLOTTE CRANE, HEROINE OF A RECENT SOCIAL INCIDENT IN CHARLESTON, SOUTH CAROLINA.  
(Courtesy of the Albany Argus.)



JULIA MARLOWE AS "THE COUNTESS VALESKA," AT THE KNICKERBOCKER THEATRE.  
Copyright photograph by Aimé Dupont



Guy Standing as Baron Hugo. Viola Allen as Yvonne de Grandpré. William Faversham as Eric von Rodeck.  
"THE CONQUERORS," AT THE EMPIRE THEATRE.—ACT IV.  
Photograph by Byron



GROUP OF CHILDREN IN "SHORE ACRES," AT THE FIFTH AVENUE THEATRE.



"CINDERELLA," FOR CHARITY, AT THE METROPOLITAN OPERA HOUSE—A SERIES OF PERFORMANCES IN WHICH THREE THOUSAND YOUNG PEOPLE AND AMATEURS TOOK PART.  
Photograph by Hall, New York.

### Plays and Player-folk.

Grand opera and the beginning of carnival festivities do not seem to exercise a particularly blighting effect upon the atricals in New York this season. The established favorites run on merrily, while new productions come thick and fast, if not always bright and lasting. The old comedy revivals at Daly's are the delight of conservative lovers of the drama. Julia Marlowe, who is her best self in a romantic rôle, appears as the heroine in an adaptation of Rudolph Stratz's drama, "The Countess Valeska." The scene of this picturesque piece is a castle in Poland, and the time the year 1807, on the eve of the battle of Friedland. Only a German playwright would attempt to dramatize the great Napoleon without giving the Emperor a part in the action. That is what Herr Stratz does—with the object, of course, of focusing the interest upon the impulsive countess, who is in love with a Prussian spy, and changes her mind every five minutes. The part is played by Miss Marlowe with grace, discretion, and force, yet it fails to give her quite the cogent opportunities she requires.

The *rentée* of the Empire Theatre's own players, in Paul Potter's new drama of the Franco-Prussian war, entitled "The Conquerors," is an event of moment, but also, as it proves, of a nature to make the judicious grieve. If this play be an affront to the intelligence and good taste of the Empire audience—and we contend it is—the blame should be laid chiefly upon the author. Mr. Frohman, the manager, must have been imposed upon. In placing the splendid resources of his theatre and stock company at the disposal of Mr. Paul Potter, he expected, and had a right to expect, an original, conscientious, and high-class piece of work. Instead of that, the reputation of his house is imperiled, and artists like Viola Allen and William Faversham are cruelly sacrificed, in a repulsive medley of plagiarized scenes and original nastiness, too brutal to be called immoral, and totally worthless as a contribution to stage literature.

The pretty group of children in Herne's wholesome New England play, "Shore Acres," is here pictured, together with a scene from the spectacular fairy operetta of "Cinderella," given for charity at the Metropolitan Opera House. No less than three thousand amateurs participated in these Metropolitan performances, under the capable stage direction of Mr. Livingston Russell.

Miss Charlotte Crane, a charming comedienne of Hoyt's "Black Sheep" company, figured recently in a social incident at Charleston, South Carolina, which aroused spirited comment throughout the country as having implied a disparaging consideration of ladies of the dramatic profession. We are glad to learn from the *Dramatic Mirror* that Charleston gallantly disclaims any such intention, and proposes to make the *amende honorable* to Miss Crane upon her return to that city.



NELLIE BRAGGINS, OF "THE HIGHWAYMAN" COMPANY.





(Continued from last week.)

WE began rowing on Lake Lebarge at one in the afternoon and continued until eleven at night. There being no darkness during the summer months in Alaska, night travel presents no extra difficulties. About midway in Lake Lebarge we came across a very pretty island. Near the lower end of the lake a bare rock came into view. Here we found that hun-

dreds of gulls had made their home. Here we obtained plenty of fresh eggs, and from the egg feast which we had for some days one would have imagined that we were celebrating Easter with more than the usual egg observance. Here Mr. Wilson made a very careful examination of the slate-cliffs, and he declared that soon plenty of quartz gold will be mined in this locality. Here we met a rather mixed family, an Englishman who was taking his wife and three children for



LUMBER-MILL AT DAWSON, ON THE KLONDIKE.



SIXTY-MILE POST.

Copyright, 1895, by Veazie Wilson.

This town, so named because it is sixty miles above old Fort Reliance. About one hundred miners usually winter here.

a trip to Five Finger Rapids. His wife was a squaw, and her face, as were also those of the children, was painted black. I never did find out the real reason these squaws have for painting their faces black. Some say it is because they think it makes them more beautiful, and still others claim that it is a preventive from the mosquitoes. We became quite friendly with this Englishman. He was taking his family to visit some of his wife's people. He had just received news from England that the death of three people had made him heir to a noble title and quite an inheritance, but to enjoy its possession, etc., of course he would have to return to England. "Of course," said I, "you are going at once." He looked around at his family and said, "Well, I could hardly take them with me, and I'm too fond of them to leave them here; so I think I'll stay here myself and let the other fellow enjoy my property over there." This was all said with a degree of pathos which was almost sublime, and yet I could not help picturing to myself the sensation that that squaw wife would make at some reception held among his title friends if she were to enter *au naturel*, as we were looking at her then. I think something of the same thought must have passed through our friend's mind, for hastily murmuring, "What might have been," etc., he looked suspiciously like shedding a few tears, bid us a hurried farewell, and gathered his small family and belongings together and proceeded on his way. There are many white men in Alaska married to the Indians. They call them squaw-men.

The next place of any interest reached by us was the Hootalinqua River. Teslin Lake, which is the largest body of water in the Yukon district, is drained by this river. This river is quite rich in flower gold, Cassiar, one of its bars, having yielded one hundred and fifty thousand dollars in a very short space of time. However, it is now deserted. Just below Cassiar bar Mr. Wilson brought down a splendid moose. This gave us a little variety of food, and from here on, whenever Mr. Wilson, who was very fond of hunting, would take the trouble to go back a little he found plenty of sport, for large game was plenty. In the next two days we passed Big and Little Salmon rivers and came to Five

Finger Rapids. Just before reaching the rapids Eagle Rock claimed our attention. In a large cavern on the side of this rock facing the river, many gray eagles rear their young. Five Finger Rapids is sometimes called the Giant's Bridge. It is a broken mass of brownstone across the Yukon. It is a cataract of no mean account, but withal not dangerous. The rapids are short, but the drop is considerable. However, there is no record of any one ever having been drowned here. The next point of interest reached is Rink Rapids. These rapids are encountered about six miles from Five Finger Rapids, and on the west side are fully as bad, but on the east side there is scarcely a ripple. We soon discovered this, and of course kept on the east side, and consequently ran the Rink Rapids with not a particle of discomfort.

Fifty-five miles from Five Finger Rapids, and just below the confluence of the Lewis and the Pelly rivers, is old Fort Selkirk. Fort Selkirk is five hundred and twenty miles from Juneau. It originally was an old Hudson's Bay trading post, but it is now an English Church mission and an Indian village. Here they showed us some good vegetable-gardens. Barley, carrots, cabbage,

and onions were growing in profusion. Here the weather is colder than in the Klondike district, but I should say that with care all the hardy vegetables could be grown well. It is certainly a good grazing country. At the mouth of the Pelly River begins that wonderful formation, the Upper Ramparts. This high perpendicular wall of mountains continues in an unbroken course along the north bank of the river for fifteen miles. While admiring this grand natural spectacle as we drifted along, I could not help but think how different the trip into this great, grand gold and cold country from that which the old 'forty-niners took to California. True, they did not have to face ice-bound rivers, but, outside of the rigors of this Alaskan climate, I doubt not that the pilgrim of '49 faced greater peril than the pilgrim of '97. One great fear they had which as yet has never for a moment troubled the Alaskan tourist or prospector, and that is the savages. The Alaskan native, be he the Indian of the upper or the lower Yukon, or the Esquimaux of the far Alaskan north, never troubles or harms the white man. He is glad to see him and to welcome him. He is glad to let the white man discover the rich, shining gold; even helps him to it. Now in '49 to cross the plains meant to face almost certain death. The Indians of those Western plains were what their names implied, savage. The early travelers lost their scalps, their lives; and even if the lives, through any accident, were spared it meant that they were left in that vast desert without horse or food or provender, and perhaps had seen those dear ones, wife or daughter, taken captive by those dreadful wretches. Yet we are constantly being told of the Alaskan hardships. True, there are many, but none but what men and women of sound health and good nerves can overcome.

All along here the vision is gratified by seeing lots of tall grass and the tamarack-tree. There is much to interest the observer. Here are trees fairly splintered by sweeping seas of ice. In the early

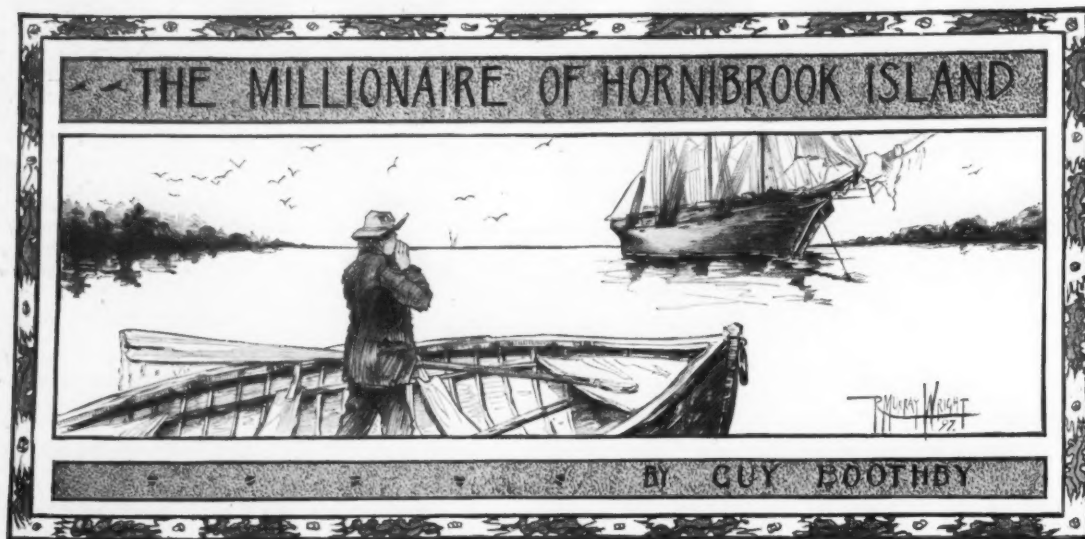
(Continued on page 55.)



UPPER RAMPARTS.

These begin at the mouth of the Pelly River. This remarkable formation is a perpendicular wall continuing along the north bank of the river for fifteen miles. The wall itself at the lower end is merged into lofty mountains.





AUTHOR OF "DR. NICKOLA"; "THE FASCINATION OF THE KING," ETC.

Copyright, 1897, by John Chartres.

(Continued from last week.)

"We've a passenger aboard who is anxious to land here for an hour or two," answered the officer. "He wants to make inquiries about a man who, so he has been told, is living here. There's no telling but what he may be dead of this 'ere blessed disease."

"What's his name?" inquired Gabriel. "I've nursed the biggest part of the folk who've been ill, all those who died I've buried with my own hands, and those who got well again I've helped up the hillside to their friends."

At this juncture a short, sandy-haired man, clean-shaven and dressed in a suit of white flannel, appeared at the rail, and, after a short conversation with the mate, in his turn hailed Gabriel.

"My name is Pryce," he said. "I am an attorney-at-law from Chicago, and I have traveled in this vessel from San Francisco in the hopes of ascertaining the whereabouts of a Mr. Gabriel Dollman, who was reported to be living on this island."

Gabriel's surprise was so great that for a moment he could not find breath enough to reply. When he did he brought his boat a little closer to the vessel, and funneling his mouth with his hands, as if he feared some of his old oppressors on the hillside would hear him, answered that he was none other than the individual in question.

"You Gabriel Dollman, son of Millionaire Dollman, of Chicago?" cried the other in astonishment. "It can't be possible. Surely you're making game of me."

"Why should I be?" asked Gabriel. "I reckon it is not only possible, but it's true. There's the doctor, ashore there, and half a hundred others who'll swear to my identity. If you don't believe me, come ashore yourself and find out."

But this, it appeared, the attorney was not willing to do. And after the gruesome account the other had given of that plague-stricken spot, it is not to be wondered at that he persisted in his refusal.

"Well, never mind," said Gabriel. "I guess it'll be all right. I can bring the doctor off to see you, and when he gets his eye fixed on you I guess you'll believe what he says, if you won't believe me. Now, what is it you've got to tell me?"

It was plain that the man did not altogether doubt the sincerity of what Gabriel told him, for when he next spoke it was with an air of respect, that had been conspicuously lacking before.

"If you are Mr. Dollman, as you say," he replied, "I may as well warn you to be prepared for some bad news. Your father is dead, sir. He was killed in a railroad accident, and in consequence his entire property passes to you as his sole heir. Provided, therefore, you can establish your identity to my satisfaction, I think I may congratulate you upon the possession of one of the finest incomes in the world. You will be worth from forty to fifty million dollars, if a cent. But, before I do anything further, I must be satisfied that you are the man you declare yourself to be."

Gabriel thought for a moment. He did not see how he was to do this without letting the whole settlement into his secret. "This vessel is *The Pride of the Golden Gate*, is it not?" he inquired.

"That is so," said the mate. "I reckon the owners know it."

"I reckon they do," returned Gabriel. "And her captain's name is—?"

"Brown," replied the mate. "Horatio W. Brown. He's been in this trade long enough to be remembered."

"Horry Brown—why, he knows me well enough," said Gabriel. "Fetch him up and let's see."

Captain Brown was accordingly brought up from below. Nobody asked him any questions, nor was there any need for them, for when he walked to the taffrail he saw the man in the boat, and called out:

"Hullo, Gabriel Dollman! What are you doing out here?"

"That's good enough for me," replied the lawyer. "If Captain Brown is convinced that you are Gabriel Dollman I think I may take your word that it is so."

"Of course he's Gabriel Dollman," said the skipper. "I've known him these five years past. Everybody ashore knows him, too; he's one of the characters of the island."

"That may be. But I'm anxious to be certain."

Dollman put his hand in his breast-pocket and drew out a packet of letters he had brought with him from the hut. These he handed up to the man at the rail, who took them gingerly enough and glanced through them.

"I'm quite satisfied, Mr. Dollman," he said, at last, "and I think I may congratulate you on your accession to your fortune; and if you will draw a little closer I will hand you the papers I have brought for you. I've got them in my pocket now. There is a sum sufficient for current expenses to be paid

to you as soon as you please, and I am also instructed by my firm to inform you that they will be pleased to honor your drafts up to any amount you may like to name."

If one might have judged from appearances, the heir was neither as pleased nor as astonished as one might have expected him to be. He received the news very quietly, but a sharp observer would have noticed that he glanced involuntarily up at the hillside where what remained of the inhabitants of the settlement were encamped. Then he turned once more to the man on the deck above him.

"I have been expecting this for some time past," he said, simply. "But it comes upon me as rather a shock."

"Of course it does, sir," replied the lawyer, respectfully. "But, bless you, you'll soon get used to it."

Half an hour later Gabriel was making his way ashore, but this time in a very different capacity. He had put off to the vessel a ragged scarecrow of a man, ignorant that he was the possessor of a single sixpence in the world. Now he was returning one of the richest men in the whole scheme of the universe. He did not think of it, but had he done so he would probably have found it difficult to reconcile the fact that his toes were sticking out of his boots with the knowledge that he was the possessor of vast tracts of country in the State of Texas, of whole streets in San Francisco, to say nothing of half a dozen other large American cities; or that he was the principal stockholder in more than a dozen of the large railway companies, and a man who had many millions to his credit at his bank.

As he beached his boat he saw that the schooner was weighing anchor once more, and he knew that she was being frightened away by the pestilence which had so devastated the island. Now, unless he himself informed his friends ashore, it would be impossible for them to find out that the story which he had so often told them, and which they had always ridiculed as a creation of his fancy, was true after all. He made up his mind before he reached the main street that he would not let them into his secret. It would be time enough for them to know it when the schooner returned, a month later, according to arrangement, to pick him up. Then he would have his hour of triumph. In the meantime he was going to proceed with his work as if nothing had occurred, fortified, however, with the knowledge that he had sufficient capital at his back, without touching a single cent of his investments, to buy up every man, woman, and child upon the island half a dozen times over, should he desire to do so. There was a pleasant consciousness about this fact that must have betrayed itself in his face as he entered the hut where the doctor was sitting by the bedside of Judge Casey, the man who had caused him to be laughed at so many months before.

"Well, what news had she for us?" inquired the doctor. "I see she's clearing out again."

"They're frightened," replied Gabriel. "Captain Brown says he'll be back again in a month's time to see how we're getting on; but he declared he wouldn't stay now, not if he was paid by the minute to do so."

Gabriel could scarcely repress a chuckle as he reflected that now it would be even possible for him to make such a bargain with the captain. It gave him a feeling of exhilaration to know that if he desired to do so he could retain this vessel day after day, and not for a moment feel any strain upon his finances.

That night, when every one else was in bed, he sat alone with his old enemy. The man was terribly weak, and a great deal more dependent upon his nurse than he cared to admit.

"I wonder what's going to be the end of all this?" he said, half to himself and half to Gabriel. "They tell me that you and the doctor between you have burnt half the township down, and without asking a living soul's permission."

"It had to be done, judge," said Gabriel, solemnly. "There was nothing else for it. There was infection in every building, and if we'd left them standing for folks to go back to when the plague's died out, why, we'd have had it back with us again before we could have looked around."

"Well, I don't know that I'm sorry mine's gone," said the judge. "As soon as I am fit to get about again I guess I'll clear out and try my luck elsewhere. Hornibrook Island ain't fitted for my constitution, I reckon. I've never done any good since I've been here."

He gave a heavy sigh and then lapsed into silence again. After that, more for the sake of saying something than for any desire of conversation, the other inquired where he thought of going.

"How should I know?" replied the judge. "I'd like to fetch up in the States, but that ain't possible. I've got a wife and three kids in Maine that I haven't seen for close upon ten years."

"Why not?" inquired Gabriel.

"Because I can't go back there," said the judge in a burst of confidence that was quite unusual to him. "There's a certain party that wants me to the tune of five thousand dollars, and until I can square up with him I daren't show my face there. But it's come pretty rough on me, all things considered; for I was mortal fond of those kids, and the missus, I know, would fetch out the pie when she saw me coming up the street. I'm not an easy sort of fellow to run in double harness with, but there's one thing I can say, and that is true—I never had trouble with her. Take it from me, Gabriel, if you don't think you can quite pull it off with a woman, don't you marry her. Life's not long enough for that sort of hell."

Gabriel, who was simplicity itself, promised he would be sure not to do so, and then they both lapsed into silence again. This lasted for upwards of a quarter of an hour, and during the time Gabriel busied himself with certain necessary housework, frowning and winking to himself prodigiously meanwhile, as if he were arguing the pros and cons of some weighty problem. Finally he returned to the bedside.

"Supposing somebody was to hand you ten thousand dollars as a present, judge," he said; "do you reckon you'd be able to pay up that money and get back to your wife in Maine?"

"Just try me," said the judge. "Try me once; that's all I ask. But there's no such luck coming my way. Who's going to give me ten thousand dollars, I should like to know?"

Gabriel sank his voice a little before he answered.

"If nobody else will do it, I guess I will," he said. "Haven't I told you before this that there's money coming to me? When it gets here I'll pay your passage home and set you going again."

An expression of anger flashed across the sick man's face.

"Don't you say it, Gabriel," he cried, imperatively. "Don't you try to play it on me that way. I can't have it. You've not been a bad sort of a fellow to me since I've been ill, and I don't want to have to say nasty things about you, but if you get trying to tell me any more about that mad-headed notion of yours that you're going to be a millionaire, why, I shall have to talk to you pretty sharp and sudden. If you'd got any sense you'd own up that it's all a lie."

Gabriel put his hand on the pocket in which reposed the drafts and the papers he had that afternoon received—the documents which so effectually established him in his new position.

"So you still reckon it's a lie, judge?" he said, softly.

"A lie? Of course it's a lie," returned the other. "And nobody knows it better than yourself."

"Oh, well, I don't say anything," replied Gabriel, with a peculiar intonation. "You remember that, judge, when you come to look back on what I'm telling you now. Mind you, I don't say anything."

When his patient was asleep, later on, Gabriel obtained writing materials and sat down to concoct a wonderful document, which he called his will. The following morning he signed this, with a great air of mystery, in the presence of a couple of convalescent patients, and for the next two or three days went about his business, whistling and chuckling to himself, and forming in his own mind vast plans for the regulation of his future life. But it was not to run quite as he had mapped it out for himself. In the early morning of the Saturday following the day upon which the schooner had arrived with the news, the doctor was summoned to the hut where the man who had been his right hand through this terrible crisis had installed himself. When he arrived there he discovered that what he had feared had come to pass, for Gabriel was down with the very disease from the clutches of which he had rescued so many others. Thereupon the doctor, who was none too strong himself, sat down and wept like a child. He had worked shoulder to shoulder with the other for so many weeks, and had become so much attached to him, that to see him now captured by the enemy, just as he thought they were emerging unscathed from their terrible ordeal, was more than he could bear. Two days later Gabriel was delirious; then by some untoward chance he caught cold and complications followed. Whatever the feelings of the settlement may have been before the outbreak of the pestilence, it was at least certain that the news of the man's illness affected them profoundly; for even the hardest among them knew that he owed them a debt of gratitude which nothing could ever repay. In the bitter hand-to-hand fight which was now going on with death, their gratitude, however, was of small avail. At a late hour on the following night, the doctor, who had scarcely left his patient for a moment, realized that the case was hopeless. It was partly due to his feeble constitution, and partly to the strain which the service he had rendered to others had placed upon it. At any rate, Gabriel Dollman was sinking fast. Towards dawn he rallied a little and called the doctor to his side.

"Doctor," he said, "I reckon I'm pretty close up now. Somehow I don't feel much as if I'd care to go on living, and yet, you know, in a fortnight I was going home—home again to the States, where I wouldn't be old Gabriel Dollman, the fool of Hornibrook Island, any more, but just Millionaire Dollman of Chicago city."

"Hush, hush!" said the doctor, thinking the other was lapsing into delirium again. "Lie still and try to get some sleep."

"Why should I?" asked Gabriel. "I'll have enough sleep directly, I reckon. I want to talk to you while I've got the chance. Put your hand under my pillow and you'll feel some papers. I want you to take charge of them. One is the will I've made. You'll see that I've named you as my executor, and I guess I know you well enough by this time to feel sure you'll carry it all out just as I wish."

Seeing the man's condition, the doctor did as he was directed without a word, whereupon Gabriel laid himself down on his pillow again and fell asleep. Two hours later, and even sooner than the other had expected, the end came, and the soul of the man who had given his life to save others departed from him, bound for a land where his good and evil deeds would be weighed in a just and righteous balance.

After the funeral the doctor went into his own house and sat down among his books. With a choking feeling in his throat that was not often there, he took the papers the dead man had given him from the place where they had been put



to fumigate, spread them on the table before him, and prepared to examine them with what he tried to make himself believe was a cynical smile. He expected to find an incoherent jumble, but as he read a different expression came into his face.

"Why, what's this?" he cried at last, bringing his fist down with a thump upon the table, and then gluing his eyes to the page once more. "Good heavens! What blind bats we have been! If these papers are correct—and there seems no reason to doubt them—the man was not mad after all, but was what he pretended to be, and what we would never believe him—a millionaire. By his will he's left enough money to every white man and woman on this island—even to those who bullied and scorned him most—to rebuild their houses and to start in the world afresh. One hundred thousand dollars he bequeaths to his friend the doctor, in remembrance of the good will he bore him, and the remainder of his property he leaves in trust for Hetty Mary Gubbins, daughter of Martha Gubbins, widow, of Hornibrook Island. Three thousand dollars are to be paid to her mother yearly for her maintenance and education, and the balance is to be placed in trust for her until she shall have attained the age of twenty-one years."

Then the doctor, who saw the chance of a new life rising before his mind's eye, a life in which the old should be forgotten, rose from his chair, and when he stood erect, said, solemnly: "God bless the millionaire of Hornibrook Island!"

THE END.

#### IV.—Lake Lebarge to Dawson City.

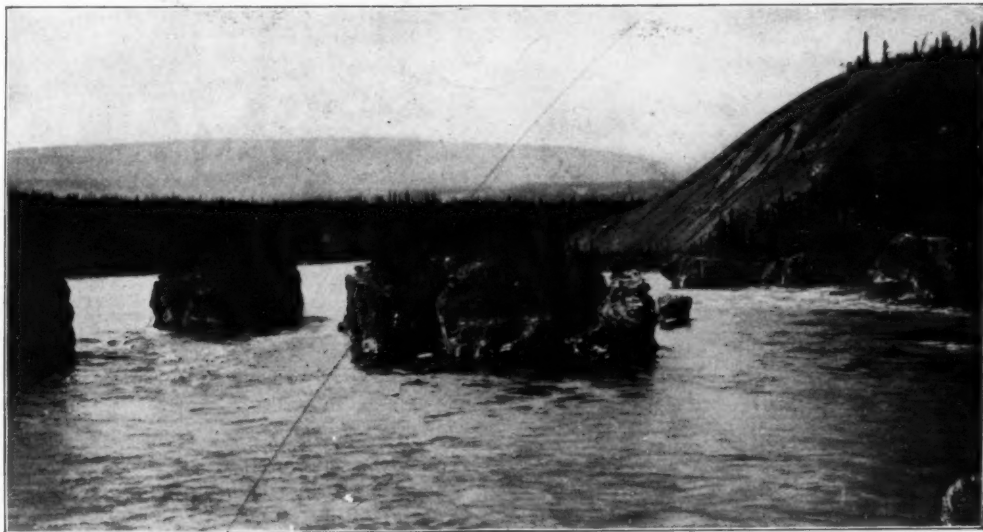
(Continued from page 53.)

spring, when these waters are turned loose after eight months of imprisonment, the force of the waters and the devastation are terrible. We next came to Selwyn River, around which we found many loggers. These loggers had come from Sixty-mile Post, and they were under contract to get out timber. They were making a good financial thing out of it. One of these

ber can be seen quantities of black ducks wending their way southward, and even on the streets of Dawson can you see the sparrow and hear its chirping. Here, as everywhere in Alaska, Nature has stored her treasures in a safe of ice; in fact, one writer has called Alaska the nation's ice-box, but to me it represents the future paradise of poet and painter. Nature has done much for Dawson, but the energetic American has done more. He has built warehouses in which he has stored acres of food, built comfortable log-cabins, erected a theatre, established many saloons, billiard-rooms, and dance-halls. The sums of money spent in these billiard-saloons and dance-halls are simply fabulous; fortunes change hands every night at the different gambling devices. At poker in a single night one hundred thousand dollars frequently changes hands, it being nothing unusual to see ten thousand dollars bet on a single hand. Yet do not infer from this that all the miners are gamblers. Many of them never even enter a saloon or dance-hall.

I have a little friend out there, an old school-mate, who is teaching school. She hugely enjoys her winter there. She is at Circle City. She takes a daily ride behind a splendid dog-team, and I tell you it's great fun. You ride a while, and then you get out and run; then you get in and ride again. No one really knows what a sleigh-ride is until they ride behind a fine dog-team. The inhabitants manage to get considerable amusement. They have private dances, parties, and in the summer-time they even have picnics. The Arctic winters are most keenly felt by those miners who are obliged all through the long, dark winter to live in tents and dug-outs.

Dawson City is rectangular in shape. It is laid out in town-lots. Its streets are sixty-six feet wide. It is situated on a stretch of low ground on the northwest bank of the Yukon, just below the mouth of the Klondike. Town-lots in Dawson City are selling now at five thousand dollars each. Up to the present time fifty-five cents at Dawson is the smallest piece of money used; it is called four bits. Both Protestants and Roman Catholics have already established mission churches in Dawson.



FIVE FINGER RAPIDS.

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loggers was accompanied by his wife, a bright, intelligent little English woman. They had a very comfortable house-boat, and were having a right jolly good time, besides making quite a bit of money.

Ninety-six miles from Fort Selkirk the White River enters the Yukon from the west. Below the White River the Yukon widens to fully a mile and contains many well-timbered islands. The White River is so named because of its milky-looking waters. No gold has as yet been found anywhere along this river. Ten miles below the White River we reach the Stewart River. This river enters the Yukon from the east. We spent a few days on this river. It is bordered by rolling hills and backed by very lofty mountains in places. This river is said to be three hundred miles in length, and is very rich in gold. It has furnished lucrative diggings for miners for many years, and as yet many of its gulches and streams are unprospected. Seventy miles from the mouth of the Stewart River is Sixty-mile Creek. We found on an island opposite the mouth of Sixty-mile Creek the settlement of Sixty-mile Post. This post reminded me of a lumber-camp in northern Michigan. Here a saw-mill was situated, and it had all and more than it could do. The river boats reach Sixty-mile Post just once a year. They bring a year's supplies, books, papers, magazines, and letters. Here the men all seemed to be contented. They had plenty to eat, plenty of work, and while they had few luxuries, they had successfully schooled themselves to do without them. There are generally about one hundred miners who annually winter at Sixty-mile Post. The banks of Sixty-mile Creek, on investigation, we found to be well stocked with virgin gold. It is one hundred miles long. Miller, Glacier Gold, Little Gold, and Red Rock creeks are all tributaries of Sixty-mile Creek, and are all very rich. From Frank Cromier's claim, Miller Creek, over one hundred thousand dollars has been taken. A journey of forty-five miles from Sixty-mile Post brought us to Dawson City, the wonderful city of the new mining district, populated almost in a night. Although really sixty-five miles distant from the Klondike, it is a typical mining-camp, minus the guns. The laws of the British government are enforced at Dawson, and those laws prohibit the use of firearms; consequently few men carry guns. In and around Dawson at the present time there are about four thousand men and one hundred and fifty women. Dawson, of course, is very primitive and very dirty, although from a recent conversation with Mr. Ladue I understand that every effort is being made to clean it. There are large stocks of provisions in all the storehouses, and it looks as though there could be no hunger in the Klondike. There will be little or no lawlessness, and there is a probability of very little sickness. The Alaskan winters are healthful. In September

Those who visit Dawson next spring will see a live metropolis. It is building, building, booming, and in the new Northwest once started it is no telling at what pace and rate the improvements will keep up. Once let telegraphic communication with the outside world be established, a railroad running in, and a bright newspaper established, and one might spend a year or two much more unpleasantly than at Dawson City.

With towns now established, and whites living comfortably right within the Arctic circle, I can't help but wonder if soon Nansen, or Peary, or some other bold Arctic explorer, won't locate a thriving town-site right on the outer edge of the North Pole—that is, after they have discovered the same; and then we will be taking monthly trips up there, and, leaning over, shake hands with our friends of the eastern hemisphere.

(To be continued.)

#### The Profits of Political Publicity.

The report emanating from London that our one time ambassador to England is to receive a salary of fifty thousand dollars a year to represent certain foreign business interests in this country suggests the question whether public service is not frequently profitable in an indirect way. Few men become directly wealthy while holding public office. Richard Croker cannot be quoted as an exception, because the period of his office holding was brief, and no one knows whether he laid the foundation of his fortune then or later. But Senator Gorman, of Maryland, is an interesting example. Mr. Gorman owns one of the finest model stock-farms in his State, and is reputed to be well-to-do; yet he started in life as a Senate page, and he has been holding office, appointive or elective, ever since. Senator Vest, of Missouri, is reputed to be worth a small fortune; yet when he came to the Senate, in 1879, he was a poor man, and he has been in office continually for eighteen years. Mr. Vest is commonly reported to have made his fortune in stock speculations. Senator Aldrich, of Rhode Island, has acquired during his term of service an interest in the consolidated street-railroads of his State which should make him a very wealthy man in time; but Mr. Aldrich has never permitted his public duties to interfere with his business occupation.

The names of public men are sought sometimes by persons who are exploiting new enterprises; but this is not so common with us as it is in England or France, partly because it is not tolerated by public opinion, and partly because the people of the United States are accustomed to judging for themselves the value of a business proposition. They do not accept without question the indorsement of any one merely because he holds public office. The melancholy experience of the men who ex-

ploited the Pan-American telephone was a lesson which public men will not forget very soon. Three United States Senators—Garland, of Arkansas; Harris, of Tennessee; and Vest, of Missouri—were persuaded to lend their names to this enterprise in consideration of a stock interest in the company; and they calmly accepted dividends which the company had not earned—a performance which charity ascribes to ingenuousness. A Congressional investigation brought the enterprise into disrepute, though it did not smirch badly the records of the men concerned in it. In fact, one of Mr. Garland's associates said, recently, that it was not his connection with the Pan-American company which damaged Mr. Garland with the people of Arkansas and of the country, but his statement on the witness-stand during the Pan-American investigation that he had never made any money except in the practice of law and poker-playing. That admission was intended to be jocular, for Mr. Garland never played poker. But the country took it seriously, and Mr. Garland went into retirement when he left the Attorney-General's chair.

Mr. Bayard's earning capacity was never up to the fifty-thousand-dollars level before he entered public life; and the largest public salary he ever drew was that which was paid to him as ambassador to Great Britain—twelve thousand five hundred dollars. If the story about his recent business engagements is even approximately true his public experience will have proved very profitable to him. Mr. Cleveland has found public life profitable. It gave him four hundred thousand dollars of salary in eight years and a law practice in New York which undoubtedly was more remunerative than it would have been if his vocation had been strictly private or professional. Mr. Edmunds, of Vermont, commanded heavy fees before the Supreme Court because his position at the head of the judiciary committee of the Senate made him known to the country as a constitutional lawyer of great power. As a lawyer Thomas B. Reed might have earned a large income if he had stuck to his practice. As a public man he abandoned the practice of law, but he opened for himself the field of literature. The speaker of the House of Representatives commands from two hundred to five hundred dollars each for the productions of his pen, while plain T. B. Reed would hardly receive one-tenth of the highest sum named for the same productions. On the other hand, Henry Cabot Lodge, who was bred to the profession of literature, has been obliged to sacrifice a great deal of the time which he might have devoted to pen-work to the duties of his office; and it is doubtful, even in these days of unprofitable literary effort, if Mr. Lodge would make less than his Congressional salary with his pen during the time he now devotes to professional work.

Senator John M. Thurston is going to get out of public office just as soon as he completes his term in the Senate, because he says he can make more money in his profession than he can in the Senate. But against Mr. Thurston's experience stands that of the Southern member of Congress whose colleague said to him one day: "John, we could make a heap more money than five thousand dollars a year practicing law." "I know, Jim," said his friend, "five thousand a year isn't much; but it comes powerful regular."

Probably the most striking instance in history of the man whose fortune has been made by political publicity is William J. Bryan, of Nebraska, the man whom Mr. Thurston defeated for the Senate. Until Mr. Bryan tricked the Chicago convention into nominating him, the largest amount of money he had ever made was the five thousand dollars a year and perquisites which he received as a member of Congress. His greatest earning capacity in Omaha was measured by one-half that sum. With the completion of his unsuccessful canvass for the Presidency Mr. Bryan set about making his fortune out of the circumstance which had made him a world-renowned character. The initial attempt to syndicate him proved a failure; but he has been decorating country fairs under his own management since, for a fair share of the gate receipts or a fixed sum reaching as high as five hundred dollars for one appearance. He also struck the iron of public interest with a hastily prepared recital of his campaign while it was still red hot. At the end of the three years which are to precede the next national contest, if the Democratic party has not a working capital equal to all the needs of the campaign it will be because Mr. Bryan has failed to divide the spoils of his publicity.

GEORGE GRANTHAM BAIN.

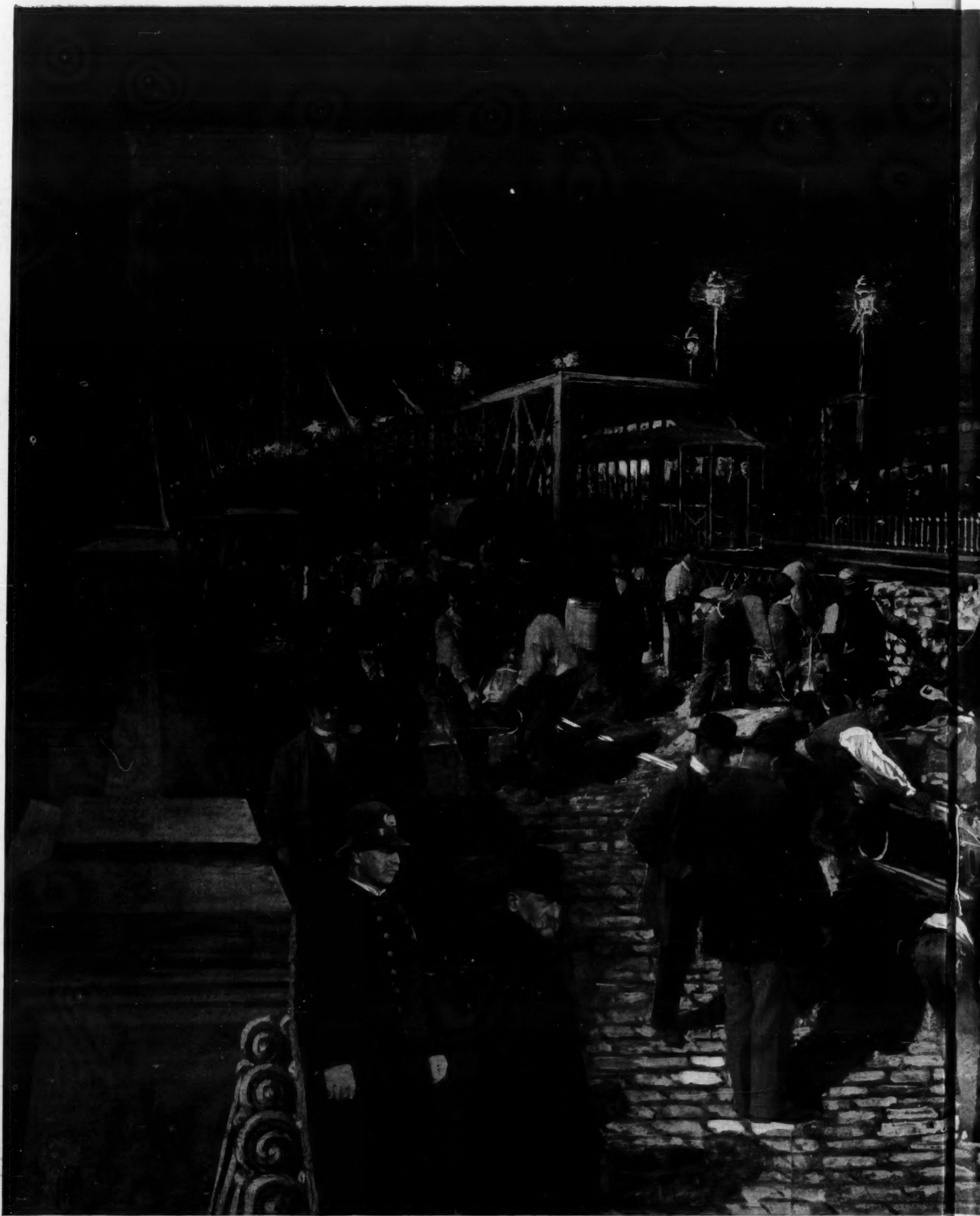
#### A Klondike Hunter's Gold Mine.

THE enormous value of provisions in the Klondike region is best illustrated by a few facts in regard to the picture of the bull moose which we print herewith. It was killed by "Antelope Doc," one hundred and twenty-five miles above Circle City.



It measured at the withers seven feet; at the hips six feet and three inches. It was nine feet long, with a gross weight of one thousand pounds and a net weight of seven hundred pounds, and the carcass at Circle City sold for the generous sum of one hundred and seventy-five dollars.





CONNECTING NEW YORK AND BOO

FINISHING THE GREAT WORK AT THE NEW YORK TER





AND BROOKLYN BY THE ELECTRIC TROLLEY.

NEW YORK TERMINUS OF THE BROOKLYN BRIDGE.—[SEE PAGE 59.]



## A Noted Business Man Honored.

A FELICITOUS event of business significance as well as social interest was the recent presentation of a solid gold loving-cup to Mr. E. C. Converse, vice-president and general manager of the National Tube Works Company, by the principal officers, directors, and local managers of that extensive and wealthy corporation. The occasion was a dinner given by Mr. Converse at the Metropolitan Club, New York, in celebration of the anniversary of his twenty-five years' connection with the company. There were a score of guests, including: John H. Flagler, of New York; Horace Crosby, of McKeesport, Pennsylvania; Arthur F. Luke, Frank E. Sweetzer, and Andrew B. Cobb, of Boston; W. J. Curtis, of Sullivan & Cromwell, of New York; William Nelson Cromwell, of New York; Edward Worcester, of McKeesport; Edward W. Coit, of St. Louis; C. A. and F. H. Lamb, of Chicago; P. W. French, of Boston; W. B. Schiller, of McKeesport; Henry W. Bishop, of Pittsburgh; Clifton Wharton, Jr., of New York; Adolfo Chaudon, of Versailles, Pennsylvania; J. W. Downer and Edward Le Bas, of London; Charles M. Woods, of New York; and George T. Garrett, of Pittsburgh.



MR. E. C. CONVERSE.

Owing to illness, President D. W. Hitchcock, ex-Treasurer William S. Eaton, of Boston, and Consulting Engineer Peter Patterson were unavoidably absent. The table decorations consisted of a centre-piece eight feet in diameter, composed of deep red roses and leaves, the centre being of holly. The walls of the banquet-room were hung with pictures containing caricatures of each of the officials, with the menu, which had been admirably executed by Messrs. Fleming and Major, of the American Bank Note Company. The presentation speech was made by Mr. Horace Crosby, who has been connected with the company eighteen years, and who spoke with great feeling and pathos. The host was taken completely by surprise, and was very much affected. He read his letter of appointment, dated April 21st, 1872, and told several amusing incidents of his early experience at the company's works, where he was placed to learn the fundamental principles of the business.

Many of the principal members and representatives of the organization exchanged reminiscences full of good-fellowship and fraternal feeling. The cup presented to Mr. Converse, which is one of the most beautiful and costly pieces of work ever turned out by American artisans, is the joint production of the Gorham Manufacturing Company, of New York, and Spalding & Company, of Chicago. Independently of the national industry with which he is so prominently identified, a brief personal sketch of Edmund Cogswell Converse will prove of interest. He was born November 7th, 1849, in Boston, Massachusetts. His mother was Sarah Ann Peabody, of the New England branch of the Peabody family. On the Converse side his ancestors came over in the *Mayflower*. During the Colonial days the family were always identified with military affairs, and took an active part in the Revolution.

Mr. Converse was graduated from the Latin School of Boston, and finished an English course at the Boston English High School. He entered his father's dry-goods house in 1866 as errand-boy. The firm name was J. C. Converse, Blagden & Co. He was transferred to their New York branch office and put in



THE LOVING-CUP.

charge of the receiving department in 1867. In 1872 he applied to his brother-in-law, J. H. Flagler, the general manager, and to his father, James C. Converse, then president of the National Tube Works Company, for a position at the new works of this concern at McKeesport, Pennsylvania. Although his father was president and his brother-in-law the general manager of this company, he was engaged entirely on his own merits, as the

position he was offered was that of storekeeper at four hundred and fifty dollars per year. He accepted, and still has his letter of appointment, of which he feels justly proud. He inaugurated the system of rigid inspection of skelp-iron, which has ever since existed at this company's works. He rapidly gained detail knowledge of the business by the study of metallurgy and kindred matters, oftentimes spending his evenings in welding, heating and other work, to obtain a practical knowledge of the business. From the position of storekeeper he was promoted to that of iron inspector, thence through all the gradations to general manager and to vice-president in January, 1894, which office he now holds. Mr. Converse attained this advancement entirely through his own industry and energy. Besides being an officer and director in many corporations allied to the iron industry, he is president of the National Standard Insurance Company, and a director in many other prominent institutions, including the Liberty National Bank in New York City, First National Bank of McKeesport, the National Surety Company, the American Bank Note Company, and the Assurance Company of America. In his social life his whole-heartedness and straightforwardness have endeared him to all. He is a member of the Metropolitan, Lawyers', and other clubs of New York City, the Duquesne of Pittsburgh, and of the Sons of the American Revolution.

It is rare to find, in the iron business especially, a master so thoroughly competent in practical and mercantile knowledge as Mr. Converse. His inventions are numerous, the most important of which is his Converse patent lock-joint water and gas works system. Up to 1882 a perfect connection for wrought-iron pipe, without cutting threads, was unknown. After inventing the joint he perfected the system in all its details, and at this writing it is considered to be the only perfect joint in the world for wrought-iron water and gas works systems. The sales from this department alone have amounted to millions of dollars.

The great development of the National Tube Works Company rendered it necessary for Mr. Converse to take up his headquarters in New York City some years ago, and from which point he manages the entire company's vast interests. Either his modesty or disinclination has kept him from appearing in the public eye, but if men of his worth could be secured for public office there would be less of the general outcry against the degeneration of our social and political system.

## Canada's Greatest Social Function.

AFTER the departure of that fascinating Irishman, Lord Dufferin, from Canada, the several vice-regal régimes were marked by an absence of large and brilliant social functions.

With the incoming to office of the Earl of Aberdeen, however, a more active interest and participation in all aspects of



THE VICTORIAN ERA FANCY-DRESS BALL AT TORONTO.

Canadian life was assumed. While national and philanthropic conditions have received the stimulus of close supervision and sympathy, social life has been stirred by a generous and continuous vice-regal hospitality, which culminated on December 28th in the largest and most brilliant function in the history of Canada—the Victorian era fancy-dress ball. The event had a triple *raison d'être*. It closed the six weeks' visit of their Excellencies in Toronto; it gave a gay adieu to the old year 1897—the last full year of the Aberdeen régime; and chiefest of all, it formed a brilliant colonial finale to the Diamond Jubilee year.

The ball was held in the Toronto armories, and two thousand five hundred invitations were issued. The plan of the ball was somewhat similar to that of the historic ball given by their Excellencies in the Senate chambers at Ottawa in February, 1895; but while the dances and costumes in that instance represented various stages of Canadian history, those in the Victorian ball were characteristic of any period of any portion of the British empire during Victoria's reign—a very much wider scope.

The Countess of Aberdeen, who carries regal dress with splendid effect, wore a gown of royal blue velvet edged with ermine, a petticoat of cream Irish poplin richly embroidered in gold in a Celtic design, also edged at the foot with ermine; court train of Irish poplin edged with gold embroidery from designs from the ancient illuminated manuscript book of Kells. The train was lined with crimson satin. Her jewels were an Indian necklace, a tiara and necklace of uncut emeralds, diamonds, rubies, pearls, and enamel and Celtic gold ornaments; crimson court feathers and lace veil. His Excellency's mantle was carried by two pages, while Lady Aberdeen's train was borne by four pages—two boys and two girls.

The accuracy of detail and artistic effects in individual costumes; the massing together of all these within such suggestive environments; the beautiful color scheme enveloping the whole; together with the golden concept running thread-like through all, made the Victorian era ball a function which will become historic in the social history of Canada.

FAITH FENTON.

## Twenty-five Reasons against the Annexation of Hawaii.

1. BECAUSE it would be a complete and immediate surrender of the Monroe doctrine. That doctrine has for its preamble, distinctly expressed, that we will not take part in European or Asiatic land-grabbing, or seek a conquest of non-contiguous territory.

2. Because the ratification of a treaty of annexation would be the attempt to govern a people against its consent, which is a monstrous violation of the principle upon which our government is founded.

3. Because the conspirators, who are moving with "abhorrent forces" to consummate their crime against an innocent people, have constantly admitted that the people cannot govern themselves.

4. Because they not only admit this, but show it to be true, since only three thousand voters out of over one hundred thousand possible voters in the islands are allowed to vote.

5. Because we have no government machinery fitted to take up, absorb, and continue an oligarchy, and because the absorption of the islands would practically make for us, in spite of Lincoln's Emancipation Proclamation, a slave State.

6. Because the subterfuge of saying you can take it as raw territory, never to be an organized Territory or a State, will not, and cannot, bind any future Congress which chooses to make it a commonwealth or give it Statehood.

7. Because two more United States Senators of the "wild and woolly" kind, and full of all varieties of rotten economic doctrine, are not needed to sink the United States Senate lower.

8. Because its frail and baleful vote as a State might be the turning-point in a heated Presidential election.

9. Because its admission by Congress, in spite of court decisions hitherto excluding the Chinese from citizenship, would admit them to it.

10. Because a prime element in our strength as a nation, and our impregnability, rests upon our contiguous and compact area. Stealing a group of islands over two thousand miles away would destroy this element of strength.

11. Because the wicked connivance of United States marines, in the deposing of the rightful queen and government, ought not to be condoned by any further barbarism for which our government will be responsible.

12. Because President McKinley said in his message: "I speak not of forcible annexation, for that cannot be thought of. That, by our code of morality, would be criminal aggression." It is true that the President was speaking of Cuba when he said this; but it is equally true—in fact, it is overwhelmingly true—that these words fit the case of Hawaii exactly.

13. Because twenty-one thousand native Hawaiians protest

against this annexation in an impressive petition, to which no reply can be successfully made.

14. Because the claim that Hawaii is a "key" to anything the United States needs is utterly false. A "key" two thousand miles away from its "lock"—if it was a "key"—would be worthless.

15. Because an overwhelming majority of our citizens are against annexation—so many, indeed, that not one of our States could get a popular vote in its favor.

16. Because, when President Grant wished to annex St. Domingo—a nearer country—and the promoters of the scheme argued for the possession of it, they used the precise same arguments that the new annexationists use now—not one of which had a scintilla of truth to stand on. The chief one was that England or some other bogey would get the island if we refused it. This was nearly thirty years ago; and this lie, along with the others, is no nearer true than it was then.

17. Because we have a perpetual grant of Pearl River harbor there as a naval and coaling station, which is all we want, and which cannot be taken away from us.

18. Because the mixed Portuguese, Chinese, Japanese, and Hawaiian people are a most undesirable addition to a free government.

19. Because our wishes in respect to Hawaii's belonging to itself will be respected by other nations.

20. Because the ownership of the islands would imply an enormous enlargement of the navy to hold them, and an equally expensive and portentous enlargement of the jingo mouth in the Senate, and in certain editorial chairs.

21. Because it is the centre and breeding-ground of leprosy—the most loathsome of human diseases, which is absolutely incurable; and which would, according to unquestioned medical authority, be distributed among our own people here, as a direct result of closer commercial relations with such a country.

22. Because this disease already consumes one-tenth of the country's resources for the maintenance of its leper hospitals; and being a leper means death in from three to six years. Do



we wish to intensify this scourge of the human race, and scatter it, even with the volcanoes thrown into the bargain?

23. Because the commissioners whom we should be likely to send to Hawaii to make some sort of an anomalous government, whereby we should at first try to govern it, would give object-lessons in jobbery sufficient to sicken this generation.

24. Because our country will never need distant territory, and should turn its attention, for the next thirty years at least, to the vexed problems which modern commercial progress has added to the task of statesmanship.

25. Because the project of annexation is a vile and vulgar attempt of human greed to profit by an immense piece of jobbery, the fruits of which are to soil hands high in public position—and because the moral results of it are scarcely less leprous than the leprosy we are asked to accept and nationalize.

JOEL BENTON.

## The Electric Wire that Ties New York and Brooklyn.

THE real consummation of the marriage of the cities of New York and Brooklyn—or, more properly speaking, of the Borough Manhattan with Brooklyn and Queens—is in the completion of the trolley line over the great East River suspension bridge. This being an accomplished fact, the cars on the various Brooklyn lines having a common terminus at the bridge are now run directly across to New York, without change and without additional payment of fare.

Up to the present time, the car fare across the bridge and back has been five cents. At that rate the old cable-cars have been carrying about seven hundred and thirty thousand passengers a day, or twenty-seven million in the course of a year. Hundreds of thousands of people have been in the habit of walking the two-thirds of a mile twice a day, in order to save the extra fare. All these people, and the public generally, are direct beneficiaries, as to both time and money, of the new system; and the improved transit facilities will enable dwellers in the crowded tenements of the lower East Side, and other New-Yorkers doing business down town, to make their homes on Long Island.

The unique and important work of constructing the trolley lines and terminal loops on the world's greatest suspension bridge is most interestingly shown in the large photographic picture on pages 56-57 of this number of LESLIE'S WEEKLY. It has proceeded with thoroughness and rapidity, despite numerous obstacles in the way of injunctions, protests, etc.

The system adopted by the trolley companies and the bridge officials is simple. There is one track on each roadway. At the Brooklyn end the cars run off on the separate lines of their companies, and at the New York end are shunted upon the four loops. Each car coming from Brooklyn will pass upon its appointed loop, discharge its passengers, reload, and pass out upon the east-bound track on the southern roadway.

In order to reduce the chances of overloading the bridge or congesting the roadways the cars will be obliged to keep a hundred feet apart, and will be allowed to maintain only a moderate speed.

As the cars approach the New York terminal they close up. Then four of them—one at a time—pass upon the loops, one on each loop. It has been calculated that it should require only fifty-two seconds from the time they enter the loop until they pass out reloaded on the other track.

If it is found that the policemen stationed at the crossing are unable to restrain the crowds gates will be erected at the loops. When the cars are in motion these gates will be kept closed. As the cars will be run under one-minute headway, there will be an interval of only a few seconds between the departure of one squad of four and the arrival of the next.

Moreover, it is expected that the traffic over the footway will fall off considerably when the new road is in complete operation.

Now that Manhattan and Brooklyn are connected by a living stream of traffic flowing through the artery of the bridge, it may be regarded as only a question of time when the Brooklyn trolleys will cross the bridge and proceed into the upper districts of Manhattan as far as the Grand Central Depot.

## Financial—The Situation and Outlook.

In the last issue I spoke of the enormous losses sustained by wealthy investors since the panic of 1893. The aggregate of these losses reaches an incredible amount. Railroads that went into the hands of receivers in 1893 had an issue of stocks and bonds aggregating nearly \$1,800,000,000. In 1894 and 1895 the bankrupt railroads had a stock and bond issue aggregating \$360,000,000 for each of the two years. This amount fell off to \$275,000,000 in 1896, and last year to only \$93,000,000. The terrific losses in railroad properties since the panic of 1893 can only be appreciated by a careful study of these figures.

The fact that so few railroads went into the hands of receivers last year is the best evidence that corporations which have survived since 1893—not only railroad, but all other corporations—must possess inherent strength. The investor whose funds were swept away by the wiping out of stocks and the scaling down of bonded indebtedness during the past five years may feel at least a little confidence in the integrity of that which he still holds; while the new investor, who goes into the market now and buys approved securities, can know that there is something of real and permanent value behind his purchases.

It is a singular circumstance that up to a year or so ago the East was looked upon as the most prosperous section of the country, while at present the West and the Northwest and the Pacific coast are enjoying greater prosperity than most of the Eastern States. The Pacific coast and the Northwestern section have benefited largely by the gold discoveries in Alaska, and all the West has reaped a golden harvest from the enhanced prices of cereals, and especially wheat. The East suffers from a plethora of money and a depression in many lines of industry, and especially in the manufacture of cotton goods, a field in which the South has become most aggressive and successful

competitor with the mills of New England. Had there been such a rise in the price of cotton as there has been in the price of wheat, the South to-day would be the most prosperous section of the country, and it only needs the stimulus of an advance in cotton to bring about another booming period in the Southern States.

The mining States of the West are certainly in much better financial condition than they were three years ago. While silver has declined to such an extent that many of the formerly productive mines have shut down, the development of gold-mining in recent years has been so stimulated that the mineral output of the "precious-metal States" now almost equals in value that of the most prosperous years. It is interesting to note that the gold product of this country continues to show a steady increase. Last year this product was estimated at over \$61,000,000, and it surpassed even that of the far-famed African gold-fields, and in fact was higher than that of any other country on the globe. Colorado, instead of being the great silver State, has now become the great gold State, taking the place of California, and leading the latter in the estimated production of gold for 1897 by about \$2,000,000. This year, with the splendid prospects developed in Alaska, promises to be the greatest gold-producing year of modern times, and the United States will continue to lead the procession.

I am glad to be able to report a tide of golden prosperity sweeping from the Pacific States across the Rocky Mountains and the Mississippi valley to the great lakes. Heretofore the East has been first to sustain the shock of financial reverse and first to recover from it. Conditions are reversed at present, and while the East is slowly recuperating, the West is paying its heavy indebtedness with money received for the products of the soil and the output of its mines. Much of the obligations of the West are payable in the East, and already bank-clearings show that business conditions in the great Eastern cities are improving, and there is every promise that before the midsummer months the wave of prosperity will surge across the Alleghenies until it sweeps our Eastern shore.

Prosperity in the West and South means more to the East than prosperity in the East alone, with adverse conditions elsewhere, for although the East is the populous section of the land, the West and the South contain the great purchasing element of the population. The Eastern population is well supplied with all the comforts and most of the luxuries of life. Every household has its sewing-machine and a full complement of domestic utensils, and nearly every one its piano, its carpeted floors, and lace curtains. In the West and the South the farmer, the producer, and the miner, who in the days of adversity have been able barely to meet expenses and pay interest charges, but who are now able to liquidate their indebtedness and save something beside, are ready to come into the market and add luxuries as well as comforts to the furnishings of the domestic household. So it is that high prices for the great wheat and corn crops mean prosperity for the East as well as for the West. If we could add to this favorable condition the benefits arising from a great cotton crop, in demand at remunerative prices, the conditions of a boom in business at once would become apparent.

A correspondent at Toledo asks if "Jasper" believes that Western Union stock is a good investment at present prices. I reply that Western Union has continued to pay its dividends even during the stress of the hardest times. While the extensions of the telephone system may have interfered to some extent with telegraphic business, yet the growth of the Western Union has been evidenced by its increased earnings and its capacity to provide dividends for its numerous issues of additional stock. It has inherent strength.

JASPER.

## Life Insurance—Interesting Queries.

A NUMBER of queries have accumulated which seem to require answers, and I will consider them in the order of reception. If answers are delayed in some instances it is because I receive so many communications (some of which are answered by letter, and others in this column) that they cannot all be taken up at once.

PORT CHESTER, NEW YORK, January 4th, 1898.  
Hermit. Dear Sir—I send you a corker. Figure it out yourself if you can.  
Yours respectfully,  
W. D.

The "corker" which W. D. incloses is a certificate for fifteen hundred dollars of the American Service Union. On its face it seems to promise fifteen hundred dollars at the end of twenty years to W. D. in return for the payment by him quarterly, during the period of twenty years, of eleven dollars and fifty-five cents. The payments, it will be seen, would be forty-six dollars and twenty cents per year, and for twenty years, without allowing any accumulated interest, would aggregate nine hundred and twenty-four dollars. Now, what does W. D. receive in return for his investment? The American Service Union makes a contract with W. D. by which it agrees to act as his agent, and to disburse the money it receives from him "in the purchase of shares of building and loan associations," and to invest his money in such a way as, in the judgment of the board of directors of the Union, shall be deemed requisite to yield at the termination of twenty years the sum of fifteen hundred dollars.

W. D. is to receive this sum "when collected at its maturity." What will happen if it should not be collected may be another question. And he is to receive in addition "a dividend consisting of the proportionate share of the surplus funds of the Union applying to contracts of same year of issue, such surplus to accumulate in the control of the trustee designated by the nominator, which dividend will be disbursed by said trustee on the last business day of the year 1916." (I might add that 1916 would be the end of the twenty-year period on W. D.'s contract, which was made in March, 1896.) Now, suppose that W. D. is unable to make all his payments during the period of twenty years? Well, in that event the contract says that "he shall become entitled to receive a paid-up contract to mature on the same date as shall complete the maturity of investments made on behalf of persistent contract-holders of same year of issue, for an amount equal to as many twentieths of the principal sum herein written as the number of full years installments paid hereon shall bear to the maximum number of installments

herein required. Such paid-up contract may be converted into cash at any anniversary of its date, and the amount that shall be paid in such conversion shall be seventy-five per cent. of the withdrawal value collected for the share of the reserve fund applying to this contract, if said conversion be had after installments have been paid herein for five years, or less." The contract stipulates for an increase of this per centum of the withdrawal value for different periods.

As far as I can make out, if W. D. should now abandon his payments he would be entitled, according to the schedule printed on his contract, to a paid-up contract for a ten-years' payment amounting to seven hundred and fifty dollars, but this money would not become due until the expiration of the twenty-year period—that is, in 1916; and if he wished to convert his "paid-up contract" into cash at any time he would receive "eighty-five per centum of the withdrawal value collected for the share of the reserve fund applying to this contract." Just how much this would be I cannot say, and there is nothing in the contract which definitely fixes the amount.

This is presumably intended as an investment, but I had much rather take a life-insurance policy with an investment feature, in one of the great companies, than to turn my funds over to a concern that proposes to make an investment for me in building and loan associations in New York. Life insurance companies will guarantee, at least, a certain value at the end of each year to the policy-holder. He will know precisely what he is sure to get, and will be entitled also to share in the earnings of his policy. If the American Service Union would in like manner agree to pay a fixed amount at the expiration of a fixed period on a lapsed or defaulted contract, it would be more satisfactory. I say this without any intention to reflect on the American Service Union. It is not a life-insurance concern, and does not claim to be one. It is not incorporated under the banking law, and is not under the supervision of the superintendent of banks of this State, nor has it been authorized by him, to transact business in this State.

CANTON, OHIO, January 3d, 1898.  
The Hermit.—What do you know about the Knights of Honor? What is your opinion? Will it last ten years longer? I have been carrying a policy for my father for fourteen or fifteen years. When he first went in the assessments were \$1.00 per month. When I began paying they were \$2.00 per month. They have steadily increased now until they are \$6.70 per month, with \$5.00 additional yearly dues. My father is sixty-one. His family has grown up, and he has not the same use for insurance he had when his family was small. My judgment is to drop it, but I have hesitated because I have carried it so long. Respectfully yours.

HEFE.

If "Hefe" will read the preceding numbers of LESLIE'S WEEKLY he will see that I have already answered his question. The Knights of Honor is a very big institution. It is insuring at present about 100,000 persons, but its business is dropping off. Its annual report shows that during 1896 it issued 8,358 policies, while 26,937 ceased to be in force during that year. In other words, it lost about three times as much as it gained. Nearly 25,000 of its policies or certificates terminated by lapse during 1896. The plan of insurance adopted by the Knights of Honor, and by other fraternal companies of its character, seemed to be all right at the outset. When this organization commenced business about twenty-five years ago its membership comprised the strong, healthy, and youthful members. As their ages increased, obviously the risk of death increased. When there were few deaths it required light assessments to meet death losses. As the death rate increased, the assessments increased, and so they will continue to increase, unless the new membership comes in so rapidly that the percentage of death to membership is kept at the lowest figure.

Of course the death rate in the Knights of Honor will be higher and higher, and the assessments heavier and heavier. At the figures given by "Hefe," he could get safe and well-secured insurance in any of the great old-line companies, like the Equitable, the New York Life, or the Mutual Life, for he is now paying \$85.40 per annum, and this would purchase a pretty good policy of the best kind, of the value of which there would never be the slightest doubt. My advice to my correspondent, therefore, is to transfer his insurance as speedily as possible. I do not intend to reflect on the Knights of Honor, or on any fraternal organization. I am only answering a question as I believe it should honestly and fairly be answered, with justice to the readers of this paper.

The Hermit.

## A New Cure for Asthma.

MEDICAL science at last reports a positive cure for Asthma in the Kola Plant, found on the Congo River, West Africa. So great is their faith in its wonderful curative powers, the Kola Importing Company, 1164 Broadway, New York, are sending out large trial cases of the Kola Compound free to all sufferers from asthma. Send your name and address on postal card, and they will send you a trial case by mail free.

The Government Tests show Royal  
superior to all others.  
Leavening gas, no yeast germs.

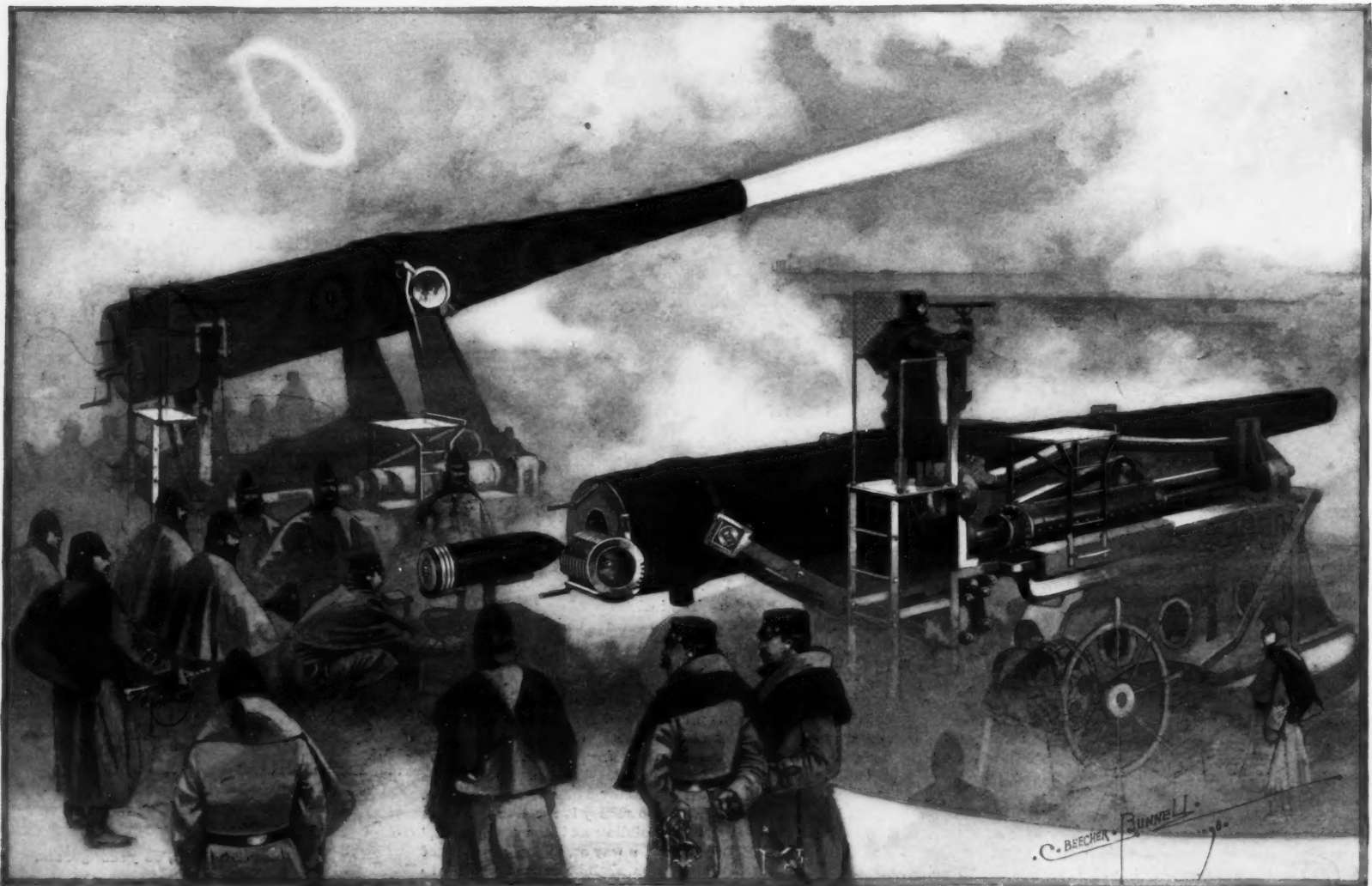
ROYAL  
BAKING  
POWDER  
Absolutely Pure

ROYAL BAKING POWDER CO., NEW YORK.





EUROPE'S LITTLE GAME OF JUMPING.



NEW METHOD OF HANDLING THE DISAPPEARING-GUNS.

### How the Big Guns Are Handled.

THE general idea of the handling and firing of heavy ordnance supposes something theatrical, spectacular, full of war-like din. On the contrary, everything is as orderly and still as a funeral, until the tremendous detonation. There is no striking of attitudes, no posing. Every man does his work in an unobtrusive and business-like fashion.

The commanding officer himself says he doesn't care how the men work, as long as they keep up a regular fire.

The first disappearing-guns were intended to be loaded by hydraulic rams. It has been found, however, that forcing a charge into a gun by machinery is extremely dangerous, so the powder and shell are still rammed home by hand. By this method an obstruction can be detected in the loading chamber, which, of course, the dead metal would not feel. "Another

thing," says the officer, "men do not, as a rule, get out of repair as quickly as a complicated ram."

The new mounting requires the gun-carriage to be sunk in masonry, so that when the piece is depressed it will be in working reach of the crew. The charge is brought up to the platform, already on a carriage. The crew run it up to the breech and ram the load home in the old-fashioned manner.

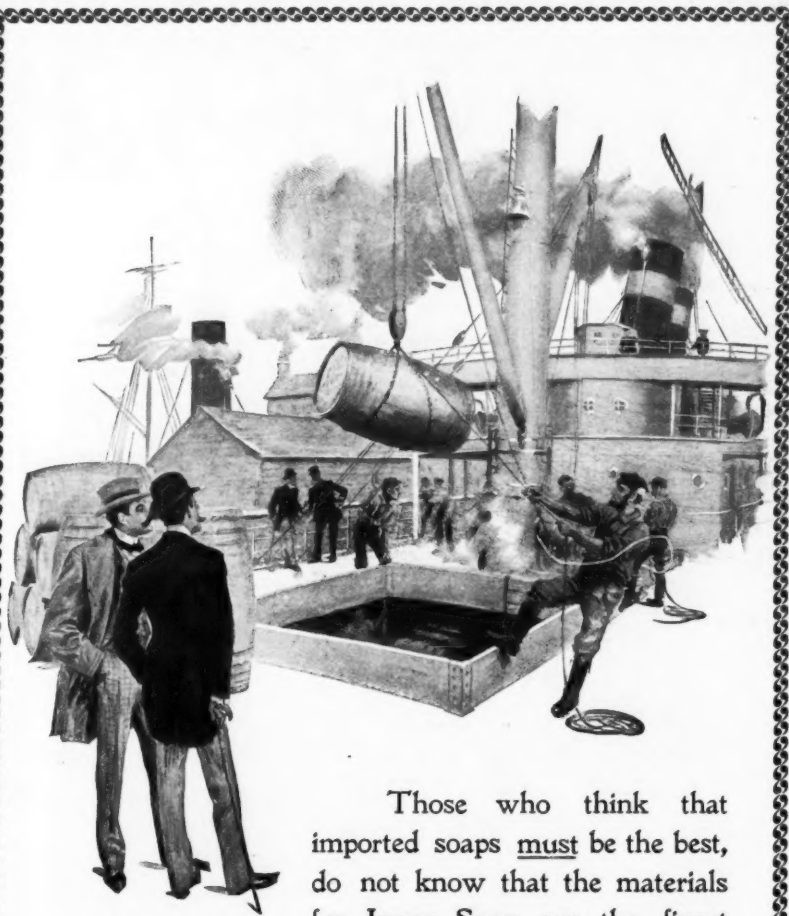
When the explosion comes, not a suspicion of gas escapes from the sealed vent, and with the new powder there is not the curved or disk-like puff of smoke that is seen in photographs of the old method of firing. That effect was produced by damp grains of powder being blown out and consumed while going through the air. Good powder is always consumed inside the piece, and the blast seen half a second after the explosion is straight.

In England a mock disappearing-gun was built some time

ago, to rise every minute and discharge a puff of smoke, while a fleet of gun-boats shelled the pits. After working for hours no gunner in the fleet was able to locate the battery, and no shell thrown came nearer than fifty feet. That settled the approval of the disappearing-gun with the British government. They wisely concluded that a gun they could not locate themselves was the gun they wanted, so it came into general adoption.

American guns are conceded to be, structurally speaking, the most thoroughly reliable and the strongest now made. New York Bay, with its three turtle-back turrets and six sixteen-inch rifles, in conjunction with Sandy Hook's "secret gun-lift" (see illustration on this page), fifty mortars, dynamite-guns, and torpedo tubes of the pattern devised and perfected by Lieutenant Zalinski, would present an interesting nut for foreign invaders to crack.





Those who think that imported soaps must be the best, do not know that the materials for Ivory Soap are the finest to be found anywhere. The vegetable oil of which Ivory Soap is made is imported, almost in ship loads, from the other side of the world.

WARNING.—There are many white soaps, each represented to be "just as good as the 'Ivory';" they ARE NOT, but like all counterfeits, lack the peculiar and remarkable qualities of the genuine. Ask for "Ivory" Soap and insist upon getting it.

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## 34th Annual Statement OF THE TRAVELERS INSURANCE COMPANY.

Chartered 1863. (Stock.) Life and Accident Insurance.

JAMES G. BATTERSON, Pres't.

Hartford, Conn., January 1, 1898.

**PAID-UP CAPITAL, \$1,000,000**

ASSETS.	
Real Estate, . . . . .	\$1,994,465.31
Cash on hand and in Bank, . . . . .	1,355,412.83
Loans on bond and mortgage, real estate, . . . . .	5,906,610.72
Interest accrued but not due, . . . . .	227,730.38
Loans on collateral security, . . . . .	945,400.94
Loans on this Company's Policies, . . . . .	1,106,580.51
Deferred Life Premiums, . . . . .	230,990.19
Premiums due and unreported on Life Policies, . . . . .	228,448.75
United States Bonds, . . . . .	14,000.00
State, county, and municipal bonds, . . . . .	3,612,646.78
Railroad stocks and bonds, . . . . .	4,664,205.75
Bank stocks, . . . . .	1,064,047.00
Other stocks and bonds, . . . . .	1,449,455.00
<b>Total Assets, . . . . .</b>	<b>\$22,868,994.16</b>

LIABILITIES.	
Reserve, 4 per cent., Life Department, . . . . .	\$16,650,062.00
Reserve for Re insurance, Accident Dep't, . . . . .	1,365,817.22
Present value Installment Life Policies, . . . . .	426,288.00
Reserve for Claims resisted for Employers, . . . . .	299,066.30
Losses unadjusted, . . . . .	269,794.94
Life Premiums paid in advance, . . . . .	25,330.58
Special Reserve for unpaid taxes, rents, etc., . . . . .	110,000.00
<b>Total Liabilities, . . . . .</b>	<b>\$19,146,359.04</b>

Excess Security to Policy-holders, . . . . .	\$3,722,635.12
Surplus to Stockholders, . . . . .	\$2,722,635.12

### STATISTICS TO DATE.

LIFE DEPARTMENT.	
Life Insurance in force, . . . . .	\$91,882,210.00
New Life Insurance written in 1897, . . . . .	14,507,249.00
Insurance issued under the Annuity Plan is entered at the commuted value thereof, as required by law. Returned to Policy-holders in 1897, . . . . .	1,235,585.39
Returned to Policy-holders since 1864, . . . . .	13,150,350.57
ACCIDENT DEPARTMENT.	
Number Accident Claims paid in 1897, . . . . .	15,611
Whole number Accident Claims paid, . . . . .	307,990
Returned to Policy-holders in 1897, . . . . .	1,381,006.81
Returned to Policy-holders since 1864, . . . . .	21,210,093.96
Returned to Policy-holders in 1897, . . . . .	2,617,492.20
Returned to Policy-holders since 1864, . . . . .	34,360,626.53

GEORGE ELLIS, Secretary.  
JOHN E. MORRIS, Ass't Secretary.  
EDWARD V. PRESTON, Sup't of Agencies.  
J. B. LEWIS, M. D., Surgeon and Adjuster.  
SYLVESTER C. DUNHAM, Counsel.

## All Kinds of Feet

look better and feel better  
when dressed in VICI  
KID. All kinds of shoes  
look better and wear bet-  
ter when dressed with

# VICI

## Leather Dressing

a medicine for leather, an  
antidote for wear, a per-  
fect polish for russet shoes  
or calf. Ask your dealer  
for it.

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struction on "How to Buy  
and Care for your Shoes,"  
mailed free.

ROBERT H. FOERDERER,  
Philadelphia, Pa.

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REGULATE THE LIVER

10c.  
25c. 50c. All  
Druggists.

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**THE LANCHAM** Portland Place. Unrival-  
ed situation at top of Regent Street. A favorite hotel  
with Americans. Every modern improvement.

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you all newspaper clippings which  
may appear about you, your friends, or any subject on  
which you want to be "up to date." Every newspaper  
and periodical of importance in the United States and  
Europe is searched for your notices. HENRY ROMEIKE,  
139 Fifth Avenue, New York.

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A TONIC, A SPECIFIC AGAINST  
DYSPEPSIA, AN APPETIZER AND A  
DELICACY IN DRINKS.

For sale in quarts and pints by leading Grocers,  
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USE BROWN'S Camphorated Saponaceous DENTI-  
FRICE for the TEETH. 25 cents a jar.

NEED a tonic? You will enjoy life while taking  
Abbott's Angostura Bitters. Enjoy the tonic, too.  
Nothing but Abbott's will do. The original.

If any persons still doubt the superiority of the  
Sohmer Piano let them try for themselves and be con-  
vinced, not only that the Sohmer is the best, but that  
it will continue to be the best.

DR. SIEGERT'S Angostura Bitters are the most effi-  
cacious stimulant to excite the appetite.

**Advice to Mothers:** MRS. WINSLOW'S SOOTH-  
ING SYRUP should always be used for children teeth-  
ing. It soothes the child, softens the gums, allays  
all pain, cures wind colic, and is the best remedy for  
diarrhea.

"What is the best laundry soap in the world?"  
"Dobbins's Electric, of course. Everybody knows  
that."  
"What is its price?"  
"Just reduced to 8 cents a bar, or two bars for 15  
cents."  
"Then I'll use no other."

It rests with you whether you continue the  
nerve-killing tobacco habit. **NO-TO-BAC**  
removes the desire for tobacco, with-  
out nervous distress, expels nicot-  
ine, purifies the blood, re-  
stores lost manhood, . . .  
makes you strong. . . .  
in health, nerve . . . .  
and pocket-  
book.

# NO-TO-BAC

1,500-  
000 boxes  
sold. 400,000  
cases cured. Buy  
your NO-TO-BAC from  
your druggist, who  
will vouch for us. Take it with  
a will, patiently, persistently. One  
box, \$1, usually cures; 3 boxes, \$2.50,  
guaranteed to cure, or we refund money.  
Sterling Remedy Co., Chicago, Montreal, New York.

**OLD POINT COMFORT AND WASHING-  
TON.**  
PERSONALLY-CONDUCTED TOUR VIA PENNSYLVANIA  
RAILROAD.

The second of the present series of four-day tours  
to Old Point Comfort and Washington under the  
personally-conducted tourist system of the Penn-  
sylvania Railroad will leave New York Saturday,  
January 29th. The party will travel by the Cape  
Charles route to Old Point Comfort, where one day  
will be spent; thence by boat up the Potomac to  
Washington, spending two days at that point.  
Round trip rate, including transportation, meals en  
route, transfers, hotel accommodations, berth on  
steamer, and all necessary expenses, \$22.00 from  
New York; \$21.00 from Trenton; \$19.50 from Phila-  
delphia. Proportionate rates from other points. At  
a slight additional expense tourists can extend the  
trip to Virginia Beach, with accommodations at the  
Princess Anne Hotel.

Tickets to Old Point Comfort only, including one  
and three-fourths days' board at that place, and  
good to return direct by regular trains within six  
days, will be sold in connection with this tour at rate  
of \$16.00 from New York, \$15.00 from Trenton, \$14.00  
from Philadelphia, and proportionate rates from  
other points.

For itineraries and full information, apply to ticket  
agents: Tourist Agent, 1196 Broadway, New York;  
or George W. Boyd, Assistant General Passenger  
Agent, Broad Street Station, Philadelphia.

It's so easy to get a  
cake and try it. If  
you try it you'll use  
it, that is, if you care  
any-  
thing

# CONSTANTINE'S PINE TAR SOAP

(Persian Healing)

for  
clear,  
white,  
sweet skin, and  
a complexion of  
health.

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**AT GREATLY REDUCED PRICES.**  
Tea Set, Toilet Set, Watch or Clock FREE, with 20  
pounds 60c. Cockatoo Tea, any kind; and a beautiful  
present, with every pound. Coffees, 12c. Send for new  
illustrated reduced price-list. Order now by mail  
20 pounds Tea, and get your Premium and Special  
Presents. **THE GREAT AMERICAN TEA CO.,**  
31 and 33 Vesey Street, New York. P. O. Box 289.

**RUPTURE CURED.**  
S. J. SHERMAN, Hernia Specialist, Mt.  
Vernon, New York.

**OPIUM** and Liquor Habit cured in  
10 to 20 days. No pay till  
cured. **Dr. J. L. Stephens,**  
Dept. A, Lebanon, Ohio.

**WIGS** Whiskers, Flays, Tricors, and Novelities. Ill'd Cata-  
logue free. C. E. MARSHALL, Mfr., Lockport, N. Y.

# Rat Cheese

It's a Killer.

For Rats, Mice, Roaches,  
and Other Vermin.

After eating, all vermin seek water and the open air.  
Hence this killer is the most cleanly on earth.

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quite as well. Reproduces clearly and brilliantly. Records naturally and  
with startling clearness.

**OUR PROPOSITION IS THIS:** We want YOUR name on our subscrip-  
tion list. Indeed, we expect to add  
100,000 new names during the present year. To secure this number we will supply  
you with one of these machines and a subscription to any of our periodicals practically  
at cost. Therefore, we supply

- 1 "Eagle" Graphophone, Aluminum Reproducer, Horn, and  
2-Way Hearing Tube—
- With One Year's Subscription to Demorest's Magazine, \$10.00
- Or, with One Year's Subscription to Leslie's Weekly, 12.00
- Or, with One Year's Subscription to Judge, 14.00
- Carrying Case—Polished Antique Oak, \$2.00 extra.
- Recording Diaphragm—Genuine Sapphire Point, \$5.00 extra.
- Records, 50 cents each, \$5.00 per doz.
- Blank Cylinders, ready for making your own records, 20c. each.

**IMPORTANT!** There is nothing in the line of talking machines  
that we do not supply. Write to us for special  
terms and prices, and full particulars. Correspondence solicited.

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**TALKING-MACHINE  
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TALKING-MACHINE RECORD.

Regular price Fifty Cents.

NAME, \_\_\_\_\_

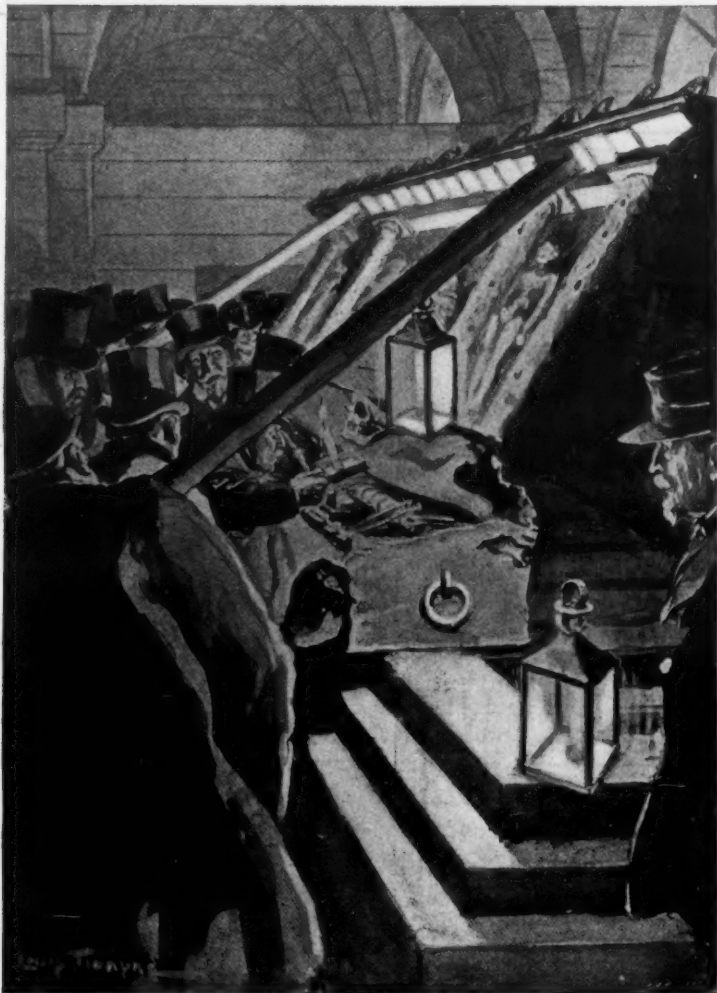
ADDRESS, \_\_\_\_\_

STATE, \_\_\_\_\_

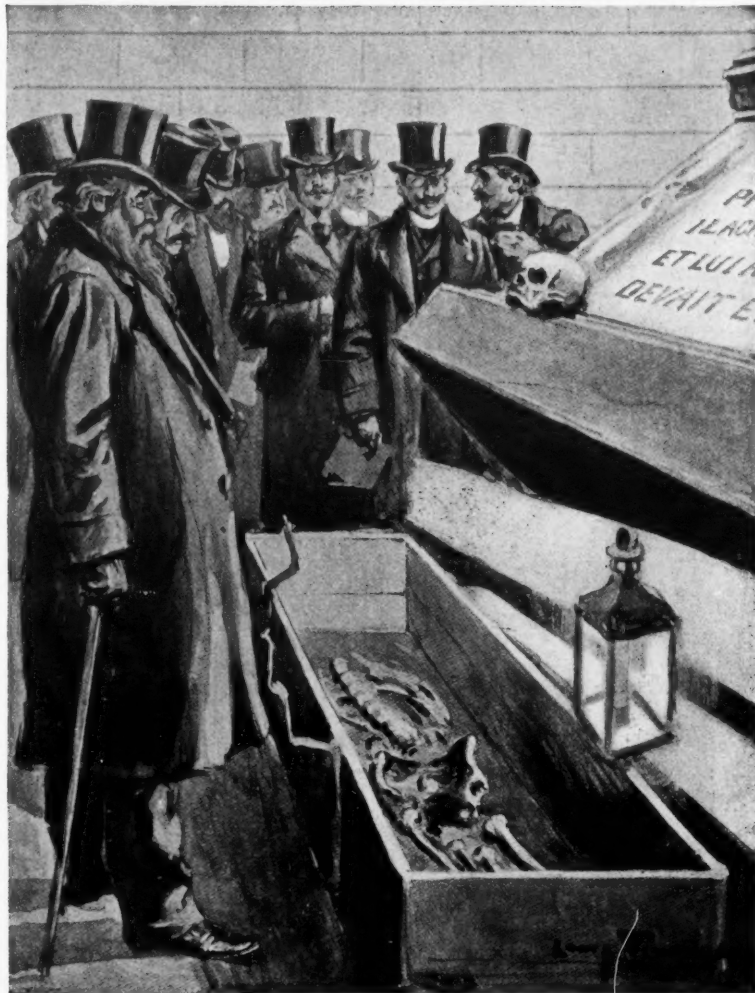
**DEWAR'S SCOTCH WHISKY**

40 Gold Medals Awarded for Excellency. As supplied to her Majesty the Queen, and the Royal Family.





The remains of Rousseau.



The remains of Voltaire.

OPENING THE TOMBS OF VOLTAIRE AND ROUSSEAU, IN THE PANTHEON, PARIS.—*Le Monde Illustré*.

The tombs of Voltaire and Rousseau, in the Pantheon at Paris, have been opened in order to set at rest the disputed question as to whether the bones of the two great philosophers of the Revolution were actually deposited beneath their cenotaphs. Both coffins were opened, in the presence of a large number of officials, journalists, etc., and the remains they contained were identified beyond all doubt, thus disposing of the traditions of their concealment, and of their profanation by the Bourbons under the Restoration government.



NEW STATUE TO QUEEN VICTORIA AT BRIGHTON.—*Illustrated London News*.



ON THE FRONTIER OF BRITISH INDIA—LAST STAND OF THE NORTHAMPTONS, IN THE RETREAT FROM SARAN SAR PASS. *London Graphic*.



GERMAN MARINES BOARDING A TRANSPORT SHIP FOR CHINA.—*Illustrirte Zeitung*.



A MARKET IN SEVILLE, SPAIN.—*La Ilustracion*.

NEW PICTURES OF LIFE AND EVENTS ABROAD.



# FIFTY-THIRD ANNUAL STATEMENT

# New York Life Insurance Company,

Nos. 346 & 348 BROADWAY, NEW YORK CITY.

JOHN A. McCALL, - - - President.

## BALANCE SHEET, JANUARY 1st, 1898.

ASSETS.		LIABILITIES.	
United States Bonds (\$4,323,000) and State, City, County and other Bonds (\$103,850,803), cost of both, \$103,384,604, market value.	\$108,173,803	Policy Reserve (per attached certificate of New York Insurance Department),	\$164,956,079
Bonds and Mortgages (900 first liens),	41,082,422	All other Liabilities: Policy Claims, Annuities, Endowments, &c., awaiting presentment for payment,	2,366,330
Real Estate (74 pieces, including twelve office-buildings),	16,991,000	Surplus Reserved Fund voluntarily set aside by the Company,	16,195,926
Deposits in Trust Companies and Banks, at interest,	10,243,984	Net Surplus (per attached certificate Insurance Superintendent December 31, 1897),	17,176,105
Loans to Policy-holders on their policies as security (legal reserve thereon, \$13,747,893),	7,900,096		
Stocks of Banks, Trust Companies, &c. (\$4,047,817 cost value), market value, Dec. 31st, 1897,	5,065,948		
Loans on Stocks and Bonds (market value, \$5,626,655),	4,507,367		
Premiums in transit, reserve charged in Liabilities,	2,164,297		
Quarterly and Semi-Annual Premiums not yet due, reserve charged in Liabilities,	1,889,474		
Interest and Rents due and accrued,	1,486,648		
Premium Notes on Policies in force (reserve charged in Liabilities \$2,700,000),	1,189,401		
<b>TOTAL,</b>	<b>\$200,694,440</b>	<b>TOTAL,</b>	<b>\$200,694,440</b>

### CASH INCOME, 1897.

New Premiums,	\$6,659,815
Renewal Premiums,	26,321,145
<b>TOTAL PREMIUMS,</b>	<b>\$32,980,960</b>
Interest, Rents, etc.,	8,812,124
<b>TOTAL,</b>	<b>\$41,793,084</b>

### EXPENDITURES, 1897.

Paid for Losses, Endowments and Annuities,	\$14,052,908
Paid for Dividends and Surrender Values,	5,356,541
Commissions (\$3,239,964) on New Business of \$135,555,794, Medical Examiners' Fees and Inspection of Risks (\$391,135),	3,631,099
Home and Branch Office Expenses, Taxes, Advertising, Equipment Account, Telegraph, Postage, Commissions on \$741,465,131 of Old Business, and Miscellaneous Expenditures,	4,770,391
Balance—Excess of Income over Expenditures for year,	13,982,145
<b>TOTAL,</b>	<b>\$41,793,084</b>

### INSURANCE ACCOUNT, ON THE BASIS OF PAID-FOR BUSINESS ONLY.

	NUMBER OF POLICIES.	AMOUNT.
In Force, December 31, 1896,	299,785	\$826,816,648
New Insurance Paid-for, 1897,	63,708	135,555,794
Old Insurances revived and increased, 1897,	699	2,007,825
<b>TOTALS,</b>	<b>364,192</b>	<b>\$964,380,267</b>
<b>DEDUCT TERMINATIONS:</b>		
By Death, Maturity, Surrender, Expiry, &c.,	31,234	87,359,342
In Force, December 31, 1897,	<b>332,958</b>	<b>\$877,020,925</b>
Gain in 1897,	33,173	\$50,204,277
New Applications Declined in 1897,	9,310	25,020,936

### COMPARISON FOR SIX YEARS. (1891-1897.)

	Dec. 31st, 1891.	Dec. 31st, 1897.	Gain in Six Years.
Assets,	\$125,947,290	\$200,694,440	\$74,747,150
Income,	31,854,194	41,793,084	9,938,890
Dividends of Year to Policy-Holders,	1,260,340	2,434,981	1,174,641
Number of Policy-Holders,	182,803	332,958	150,155
Insurance in force, premiums paid,	\$575,689,649	\$877,020,925	\$301,331,276

### Certificate of Superintendent of State of New York Insurance Department.

Albany, January 6, 1898.

I, LOUIS F. PAYN, Superintendent of Insurance of the State of New York, do hereby certify that the NEW YORK LIFE INSURANCE COMPANY, of the City of New York in the State of New York, is duly authorized to transact the business of Life Insurance in this State.

I FURTHER CERTIFY that, in accordance with the provisions of Section Eighty-four of the Insurance Law of the State of New York, I have caused the policy obligations of the said Company outstanding on the 31st day of December, 1897, to be valued as per the Combined Experience Table of Mortality, at four per cent. interest, and I certify the same to be \$164,956,079.

I FURTHER CERTIFY that the admitted assets are

**\$200,694,440.89.**

The general liabilities, \$2,366,330.49. The Net Policy Reserve, as calculated by this Department,

**\$164,956,079.00.**

The Surplus Reserved Fund voluntarily set aside by the Company, which, added to the Department Policy Valuation, provides a liability equivalent to a three per cent. reserve on all policies,

**\$16,195,926.00.**

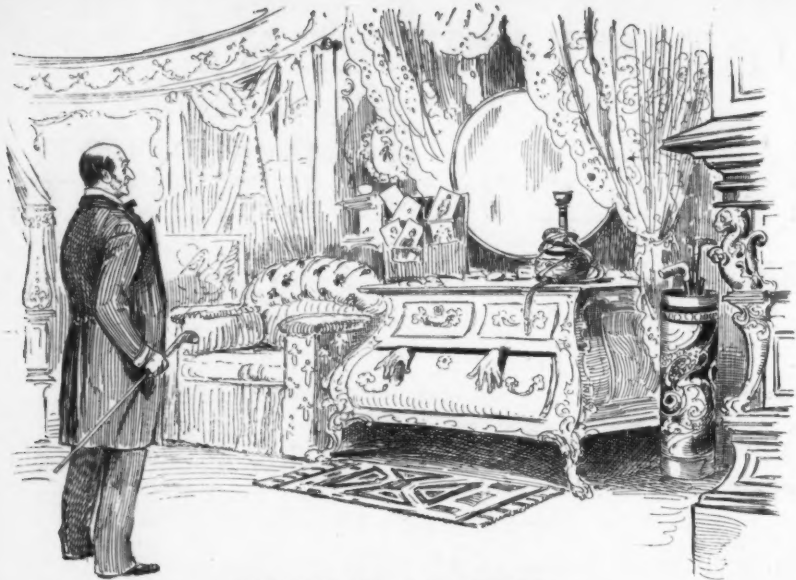
The Net Surplus (excluding the Surplus Reserved Fund of \$16,195,926),

**\$17,176,105.40.**

IN WITNESS WHEREOF, I have hereunto subscribed my name and caused my official seal to be affixed at the City of Albany, the day and year first above written.

LOUIS F. PAYN, Superintendent of Insurance.





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Mr. MOLLISON (visiting his son's college-room)—"Well, for downright luxury, comfort, and elegance, this beats my old quarters at Yale, in 'forty-four, all hollow."  
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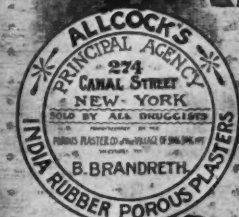
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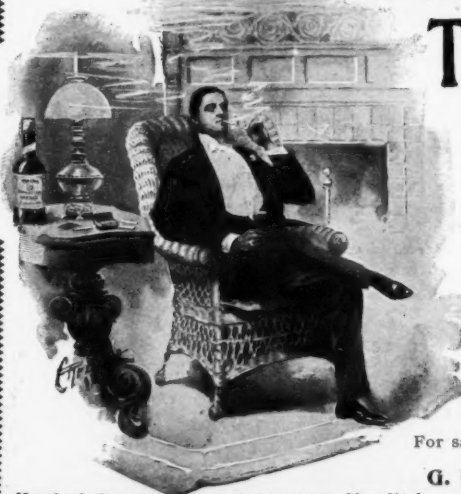
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